

CITY OF FREDERICKSBURG, VIRGINIA



2015 CONSOLIDATED PLAN FOR COMMUNITY DEVELOPMENT PROGRAMMING

PROGRAM YEARS 2015 - 2019

Prepared by: COMMUNITY PLANNING AND BUILDING

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan specifies how Fredericksburg intends to invest federal funds received through the Community Development Block Grant (CDBG) program. This document examines housing and homeless needs, analyzes the existing housing market, sets out a five-year strategic plan, and establishes community development priorities. Annual Actions Plans will be developed for each year of this five year plan, to implement its goals.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Overview

Federal formula grants, such as CDBG, address three broad goals. These commitments include 1) decent housing, 2) a suitable living environment, and 3) expanded economic opportunities. Decent housing encompasses retention and provision of affordable housing as well as prevention of homelessness. A suitable living environment is defined as improving the safety and livability of neighborhoods and increasing their access to the community as a whole. Expanded economic opportunities include improvements to the economic viability of the locality and the creation and retention of jobs.

HOUSING GOALS

An aggressive affordable housing strategy has helped to address the ratio of owner-occupied units, while helping to provide housing that is affordable to low to moderate-income families. The City will continue to promote homeownership through direct assistance. This subsidy will be in the form of down payment assistance or payment of specific closing costs. A mortgage lender will still be needed to provide conventional mortgage financing. This program will enhance existing neighborhoods by filling in vacant lots when new houses are constructed, stabilize the community with long-term residents, and increase the affordable housing stock. Furthermore, this activity will relieve some pressure on the rental market.

The City will also continue to provide an ongoing Emergency Home Repair Program to rehabilitate low-income, owner-occupied units. The bulk of this activity will occur in predominantly low-income minority neighborhoods; because that is where the identified need is greatest, but qualifying households city-wide will be eligible to participate. The City will also modify houses to meet handicapped occupant needs as well as adapt houses to ensure continued independent living for elderly and frail elderly persons.

The strategy analysis indicates that a large number of elderly households have a housing cost burden in excess of 30 percent of income. The City's Emergency Home Repair Program will help to meet the needs of this segment of the population. The City will also coordinate with other agencies to maximize the impact of any other housing rehabilitation opportunities. The funding reasonably expected to be available to address affordable housing is a combination of public and private funding. The public contribution will include CDBG funds in the amount of approximately \$150,000 per year, for an approximate total of \$750,000, over a five year period. This figure is contingent, however, on Federal appropriations and CDBG formula allocations.

PUBLIC SERVICE GOALS

Administration of community development programs is accomplished by City forces within existing budgets. A portion of the Planning staff is funded with CDBG funds. The City of Fredericksburg's strategy for addressing non-housing community development needs is to concentrate on specific public services. These activities will address the following statutory requirements that are part of HUD's mandate to develop viable urban communities:

- Provide decent housing
 - Assist persons at risk of becoming homeless
 - Retain affordable housing stock
 - Increase supply of supportive housing
- Provide a suitable living environment
 - Improve safety and livability of neighborhoods
 - Increase access to public and private facilities and services
 - Reduce isolation of income groups through neighborhood revitalization
 - Restore and preserve properties of special value
- Expand economic opportunities
 - Enhance empowerment and self-sufficiency

The City will generally support applications for related programs and resources from eligible non-profit organizations and other groups. When the City is also an eligible applicant, it will seek to coordinate any application with other relevant organizations so any program benefits will be delivered to citizens as effectively as possible.

Senior Services – The City of Fredericksburg will provide funding to the Fredericksburg Area Food Bank to provide critically needed food for elderly individuals.

Handicapped Services – The City of Fredericksburg will adapt homes for persons with disabilities.

3. Evaluation of past performance

The 2015 Consolidated Plan is the fifth consolidated plan in the twenty years that the City has received an annual entitlement of Community Development Block Grant funding. In this time, the City has used its CDBG funding to complete repairs on at least 200 homes, removed barriers to accessibility on roughly 60 homes, and helped facilitate the purchase of another 60. Over the same period, the City has used the CDBG allocation to acquire land on which the Thurman Brisben Center was built and still operates today. Finally, the public services portion of the funding has assisted countless LMI households in receiving legal, housing, and food services throughout the City.

4. Summary of citizen participation process and consultation process

The City of Fredericksburg adopted a Citizen Participation Plan, in February 1995, to provide a framework within which the public is encouraged to participate in developing CDBG plans and programs. The City has reviewed and amended this plan in 1999, 2001, 2004, and 2009 to ensure it remains an

effective document. The Fredericksburg Citizen Participation Plan remains valid and conforms to the Code of Federal Regulations, Title 24, Part 91.105.

5. Summary of public comments

Beginning in October 2014, the Planning staff began to speak to established neighborhood groups and other organizations at their regularly scheduled meetings. Citizen support from neighborhood groups indicated strong support for existing as well as proposed housing programs. Civic associations, for instance, emphasized their interest in maintaining and even improving the rate of homeownership in Fredericksburg and others supported the continuance of emergency grants for housing to prevent eviction. These issues have been addressed, with CDBG funds, through the Direct Homeownership Assistance program and the Lend-A-Hand program. Additionally, neighborhoods were excited about the Emergency Home Repair program which can provide assistance throughout the City for roofing, plumbing, and electrical repairs in an effort to maintain affordable housing opportunities. These efforts are having a positive and very visible effect which the public would like to see continue.

A public notice on March 31, 2015, opened a 30-day public review and comment period for the draft plan. During this specific time, disAbility Resource Center (dRC) recommended (on April 30) two initiatives to consider in future community development planning efforts. The first requests that the City require modifications made through the Removal of Architectural Barriers Program to conform to accessibility standards. The second, that the City explore additional funding options for tenant-based rental assistance. Staff made reference to both requests in the “Priority Needs” section of the Strategic Plan. Staff will consult with disAbility Resource Center’s Independent Living Coordinator to determine how to feasibly address both priorities during this consolidated planning period. Empowerhouse, the region’s shelter and service provider for domestic violence survivors, suggested revisions and additions (on April 30) to the Needs Assessment, Housing Market Analysis, and Strategic Plan components of the Consolidated Plan. To the extent possible, staff integrated these suggestions in the effort to present the most accurate information regarding the area need and services and to protect the safety of individuals and families fleeing intimate partner violence.

6. Summary of comments or views not accepted and the reasons for not accepting them

Staff took measures to include all interested agencies in the development of the 2015 Consolidated Plan. No agencies were denied an opportunity to provide their input into the housing and community development needs of the City.

7. Summary

The Consolidated Plan provides the basis for developing the related Annual Action Plans, through which community development programs are implemented. Benchmarks have been established to show the overall impact of Fredericksburg’s CDBG investment over the five year period of the Plan. This cumulative information allows citizens as well as City officials to track the City’s progress in implementing its community development goals.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	CITY OF FREDERICKSBURG	Community Planning and Building Department

Table 1 – Responsible Agencies

Narrative

The City of Fredericksburg is a designated central city within the Washington-Baltimore, DC-MD-VA-WV Combined Metropolitan Statistical Area (CMSA). This designation, made in 1993 (OMB Bulletin No. 93-05), elevated the City to the status of an entitlement community under the Community Development Block Grant (CDBG) program. Title I of the National Affordable Housing Act requires local governments applying for this and other direct assistance from the U.S. Department of Housing and Urban Development (HUD) to provide a comprehensive community development plan, called the Consolidated Plan.

The City of Fredericksburg, as lead agency, oversees the development of the Consolidated Plan to prioritize federal and state community development and housing program funding. By way of the Community Planning and Building Department, the City of Fredericksburg also administers all funding for CDBG-specific programming and public services.

Consolidated Plan Public Contact Information

Hunter A. Snellings, Community Development Planner
City of Fredericksburg Community Planning and Building Department
PO Box 7447
Fredericksburg, Virginia 22404
Telephone: 540-372-1179
Email: hasnellings@fredericksburgva.gov

PR-10 Consultation - 91.100, 91.200(b), 91.215(l) (Page 66 of Guide)

1. Introduction

The City of Fredericksburg consulted civic associations, religious assemblies, municipal officials, non-profit agencies, governmental agencies, and the Fredericksburg Regional Continuum of Care (FRCoC) when developing the 2015 Consolidated Plan. City staff held a public hearing, and individual input sessions upon request. The content resulting from these consultations is summarized in the Citizen Participation section and informs the goals in the 5-Year Strategic Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The network of supportive services in the City of Fredericksburg is diverse and comprehensive. Community members in need can access various types of support through local agencies and programs. The variety of support options can present a challenge however for people experiencing or at risk for homelessness. In many cases, individuals/families struggle with determining what support is appropriate and which agency or program can provide it. Additionally, many agencies providing supportive services lack information about the unique needs of the homeless/at-risk population, the specific ways their programs could provide assistance, and what other resources are available to the client. This can result in missed opportunities to provide support that may prevent homelessness.

In 2014, the City of Fredericksburg led the FRCoC in a strategic planning initiative to guide the continuum's efforts in the coming decade. This effort included numerous brainstorming sessions with five working groups, one of which strategized around the creation of a robust network of supportive services for homeless and at-risk households. The central goal coming out was the creation of a holistic, readily accessible network of supportive services agencies that connects those in need to assistance based on their unique needs, helping households to achieve and sustain permanent housing and self-sufficiency. Initiatives to achieve this goal over the coming years included,

- Implementing a client-centered, family-engagement style services model that collaborates among the multiple service providers to address client needs;
- Improving homeless and at-risk households' access to mainstream benefits and resources;
- Co-locating representatives of the participating mental health and service agencies at the most common points of entry for homeless and at-risk households, and then eventually at the centralized homelessness intake location.

This is one of the many initiatives underway to increase collaboration between City Staff and service agencies. The City will remain active in achieving these initiatives through its partnership with the member agencies of the supportive services working group, as well as its participation on the CoC strategic planning steering committee and the greater efforts of the FRCoC.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Fredericksburg Regional Continuum of Care, now under the leadership of the George Washington Regional Commission (GWRC), provided ongoing support to City staff in the development of the 2015 Consolidated Plan. In 2014, the City worked closely with the regional planning commission leadership to establish a full-time, CoC Coordinator position to take on the lead agency responsibilities of the FRCoC. In response to the FRCoC's rapid growth both in membership and influence over the region's homeless services landscape, the City of Fredericksburg and the FRCoC agreed to allocate grant monies to fund a full-time position at the regional planning commission. The CoC Coordinator was hired with the task of shepherding the FRCoC as it transitions away from a collective of homeless services agencies into a housing crisis response system designed to make stints of homelessness rare, brief, and non-recurring.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Fredericksburg remains a major proponent of the FRCoC's Grants Committee, which determines the allocation of federal and state resources for the community's homeless services system. The Virginia Department of Housing and Community Development (DHCD) administers the Virginia Homeless Solutions Program (VHSP), which is funded by the State General Fund and the federal Emergency Solutions Grant (ESG) and supports the Fredericksburg region's homeless services system. The VHSP application and renewal process is a collaborative effort among currently funded agencies (Loisann's Hope House, Micah Ecumenical Ministries, Thurman Brisben Center, Empowerhouse (formerly Rappahannock Council on Domestic Violence, FAHASS, Central Virginia Housing Coalition, and the George Washington Regional Commission), a partnership known as the "Pursuit of Housing" (POH) Campaign.

POH partners are using two tools provided by DHCD to determine future VHSP allocation. These tools are known as the Base Year Calculator (BYC) and System Performance Predictor (SPP). The BYC and SPP require participating agencies to provide project budgets, including funding delineated by source (HUD CoC grant, ESG grant, other public funds, and private funds). The BYC uses this information, along with data collected through the community's Homeless Management Information System (HMIS), annual Point-In-Time (PIT) Count, and Housing Inventory Count (HIC) to display "base year" outcomes for a given year. The SPP uses the BYC information to predict future outcomes, allowing manipulation of ESG funding allocations to predict different outcomes dependent on this manipulation.

The distribution of VHSP funding among service providers will ultimately depend on performance standards with outcomes regularly evaluated by the Grants Committee. Preliminarily, these standards include Length of Stay, Permanent Housing (PH) exits, PH exits that return to homelessness, and cost per client. The Grants Committee will monitor these outcomes for each funded agency; failure to produce acceptable outcomes will affect future funding.

Now the FRCoC lead agency, GWRC also retained its long time role as the community's HMIS Lead Agency, and provides administration and support for users from participating FRCoC member agencies. The FRCoC currently uses Compass Rose, a web-based software system that was developed by the Pathways Community Network Institute. HMIS provides information on all clients served by participating agencies, and can produce holistic data on the regional homeless services system. The FRCoC HMIS Committee, made up of HMIS users, meets regularly to discuss HMIS policies, procedures, and funding opportunities. The region's HMIS services are currently funded through the federal Dept. of Housing and Urban Development's Continuum of Care grant program, as well as through locality resources.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	CENTRAL VIRGINIA HOUSING COALITION
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CVHC provided data and analysis relating to the public housing, housing needs, and homelessness strategy sections.
2	Agency/Group/Organization	DISABILITY RESOURCE CENTER
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	dRC provided narrative and data to support the needs assessment and market analysis for individuals with physical and cognitive disabilities.

3	Agency/Group/Organization	Department of Social Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Publicly Funded Institution/System of Care Other government - State Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Social Services provided data and narrative concerning the number of needs associated with households living at or below the poverty line.
4	Agency/Group/Organization	Fredericksburg Area HIV/AIDS Support Services
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FAHASS provided narrative and data assistance relating to the homeless and at-risk population with HIV/AIDS.
5	Agency/Group/Organization	George Washington Regional Commission
	Agency/Group/Organization Type	Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As the lead agency of the Fredericksburg Regional Continuum of Care, GWRC provided narrative and data relating to the area homeless population.
6	Agency/Group/Organization	Lloyd F. Moss Free Clinic
	Agency/Group/Organization Type	Services-Health Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Moss Free Clinic was a wealth of knowledge on the health needs of the homeless and at-risk community.
7	Agency/Group/Organization	Micah Ecumenical Ministries
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Micah Ecumenical Ministries offered data and narrative concerning the Permanent Supportive Housing and the needs of the chronically homeless.

9	Agency/Group/Organization	Empowerhouse
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Empowerhouse consulted on the needs and program offerings for domestic abuse survivors.
11	Agency/Group/Organization	Thurman Brisben Center
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Thurman Brisben Center provides emergency shelter services for the City of Fredericksburg. TBC representatives provided information on programming and data regarding its populace.

Table 2 – Agencies, groups, organizations who participate

Identify any Agency Types not consulted and provide rationale for not consulting

Staff took measures to include all interested agencies in the development of the 2015 Consolidated Plan. No agencies were denied an opportunity to provide their input into the housing and community development needs of the City.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
10-Year Plan to End Homelessness	Fredericksburg Regional Continuum of Care (FRCoC)	The goals, strategies, and initiatives outlined in the FRCoC's 10-Year Plan to End Homelessness (2014) will be achieved in conjunction with those of the City's Consolidated Plan. The City of Fredericksburg took the lead role in coordinating and completing the plan in 2014. Major tenets of the plan include prioritizing the availability and accessibility of affordable housing in the City and surrounding counties; preventing homelessness among those most at-risk, and the implementation of a crisis response system that makes stints of homelessness rare, brief, and non-recurrent. The City's Consolidated Plan will actively advance such housing-related objectives by investing in the affordable housing stock in the City and preventing homelessness through its partnership with agencies providing emergency assistance funding.
City of Fredericksburg Comprehensive Plan	City of Fredericksburg Community Planning and Building Department	In 2015, the City of Fredericksburg Community Planning and Building Department completed an update to the City's Comprehensive Plan adopted in 2007. Updated priorities include increasing the City's rate of homeownership; promoting the development of a range of affordable housing types and options; maintaining the current stock of affordable housing choices; and ensuring accessible and affordable housing options for persons with disabling condition(s). The 2015 Consolidated Plan Strategic Plan goals and objectives are directly aligned with the City's Comprehensive Plan update and seek to achieve the initiatives outlined therein through CDBG-funded programming and by leveraging relationships with the region's homeless services providers, housing coalition, and localities.

JumpStart! Fredericksburg 2010	City of Fredericksburg Economic Development Authority	<p>In 2006, the Economic Development Authority released JumpStart! Fredericksburg 2010 to identify realistic development recommendations for multiple commercial corridors, based on a combination of market analysis, economic feasibility, community input, and area design themes. One of the major themes of the report was housing affordability. Within the content of escalating housing costs, multifamily residential components were included in many of the corridor concepts. The report recommends that the City consider strategies to preserve units that are affordable. The report states that the City currently has a stock of affordable housing units, and should take efforts to preserve this housing for the future.</p> <p>The report suggests inclusionary zoning and incentive based programs often connected with other affordable housing set-aside programs, which may include incentives, density bonuses, relaxed height restrictions, reduced parking requirements, expedited permitting, local infrastructure upgrades, and the provision of public amenities. Other programs are home purchase assistance programs and affordable housing financing tools.</p>
Analysis of Impediments to Fair Housing Choice	City of Fredericksburg Community Planning and Building Department	The City of Fredericksburg completed a 2012 update of its Analysis of Impediments to Fair Housing Choice report. It resulted in six fair housing action items. The 2015 Consolidated Plan directs CDBG funding for housing and public services to directly address four of the six action items, and the remaining two indirectly through administrative support.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

City of Fredericksburg staff maintains a close liaison with its community development counterparts in the four surrounding counties in Planning District 16, as well as representatives from HUD and Virginia Department of Housing and Community Development in Richmond. Given the stagnancy in annual CDBG entitlement, the City will have to leverage its regional, state, and federal partnerships forged through CDBG and CoC efforts to meet its 2015-2019 Consolidated Plan objectives.

Describe any efforts to enhance coordination with private industry, businesses, developers, and social service agencies (91.215(l))

Although the City of Fredericksburg uses no CDBG direct funding for economic development initiatives, its staff, in part funded by the administrative portion of the annual entitlement, remains a resource and advocate for affordable housing and community development within the City Department of Community Planning and Building. This access allows staff to interface with public and private developers and elected officials on issues related to consolidated plan housing priorities.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Fredericksburg adopted a Citizen Participation Plan, in February 1995, to provide a framework within which the public is encouraged to participate in developing CDBG plans and programs. The City has reviewed and amended this plan in 1999, 2001, 2004, and 2009 to ensure it remains an effective document. The Fredericksburg Citizen Participation Plan remains valid and conforms to the Code of Federal Regulations, Title 24, Part 91.105.

Formal public participation during the Consolidated Plan development process began with a public hearing on 27 October 2014. This hearing occurred during a regularly scheduled meeting of the Fredericksburg City Council. Although the Planning staff would be contacting service providers, neighborhood groups, and adjoining jurisdictions, this hearing provided a forum for anyone else who desired to be involved in this process.

There were no comments during this first public hearing.

Beginning in October 2014, the Planning staff began to speak to established neighborhood groups and other organizations at their regularly scheduled meetings. Citizen support from neighborhood groups indicated strong support for existing as well as proposed housing programs. Civic associations, for instance, emphasized their interest in maintaining and even improving the rate of homeownership in Fredericksburg and others supported the continuance of emergency grants for housing to prevent eviction. These issues have been addressed, with CDBG funds, through the Direct Homeownership Assistance program and the Lend-A-Hand program. Additionally, neighborhoods were excited about the Emergency Home Repair program which can provide assistance throughout the City for roofing, plumbing, and electrical repairs in an effort to maintain affordable housing opportunities. These efforts are having a positive and very visible effect which the public would like to see continue.

A public notice on March 31, 2015, opened a 30-day public review and comment period for the draft plan. During this specific time, disAbility Resource Center (dRC) recommended (on April 30) two initiatives to consider in future community development planning efforts. The first requests that the City require modifications made through the Removal of Architectural Barriers Program to conform to accessibility standards. The second, that the City explore additional funding options for tenant-based rental assistance. Staff made reference to both requests in the "Priority Needs" section of the Strategic Plan. Staff will consult with disAbility Resource Center's Independent Living Coordinator to determine how to feasibly address both priorities during this consolidated planning period. Empowerhouse, the region's shelter and service provider for domestic violence survivors, suggested revisions and additions (on April 30) to the Needs Assessment, Housing Market Analysis, and Strategic Plan components of the Consolidated Plan. To the extent possible, staff integrated these suggestions in the effort to present the most accurate information regarding the area need and services and to protect the safety of individuals and families fleeing intimate partner violence.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/Broad Community	The City published a notice in the Free-Lance Star on September whatever inviting public comment on the Consolidated Plan development, and offering the opportunity to meet and discuss five-year priorities	Not applicable	Not applicable	
2	Public Hearing	Non-targeted/Broad Community	The City held a public hearing on October 27, 2014 to receive initial input into the development of the 2015 Consolidated Plan.	No comments	No comments	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Letter	Civic Associations/Religious Congregations	On September 25, 2014, staff sent letters to City civic associations, homeowners associations, and religious assemblies offering to meet with each to discuss the consolidated planning process, review local demographics, outline current programming, and receive input for how to prioritize community development initiatives going forward.	One resident from the Mayfield neighborhood visited the planning office to discuss his concerns with the amount of Orangeburg pipe sewer laterals that are failing throughout the neighborhood. The gentleman's comments were received, and are in line with conditions that the Community Development Planner experiences via the administration of the Emergency Home Repair program	n/a	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Non-targeted/Broad Community	The City of Fredericksburg Community Planning and Building Department made the draft 2015 Consolidated Plan and the draft FY 2015 Annual Action Plan available through the City of Fredericksburg website	n/a	n/a	
5	Input Sessions	Civic Associations/Religious Congregations	In follow up to the letter sent on September 25, 2014, the Community Development Planner attended two civic association, one homeowners association, and two faith-based committee meetings to discuss the consolidated plan and to receive input on future programming	The comments received were consistently positive regarding the current CDBG-funded programming. Many had specific questions about the administration of the programs in an effort to bring more awareness to their availability within their communities.	n/a	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following assessment of the City of Fredericksburg's housing needs has been developed from HUD's pre-populated 2007-2011 American Community Survey (ACS) and 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data, and is in certain cases supplemented with the more up-to-date 2008-2012 and 2009-2013 ACS Five-Year Estimates. Household categories, both renter and owner, have been defined by HUD as follows, to facilitate this analysis.

Household Income Categories

Household Category	Income Parameters
Extremely Low-Income	Below 30% of area median family income
Low-Income	Between 30% and 50% of area median family income
Moderate-Income	Between 50% and 80% of area median family income
Middle-Income	Between 80% and 95% of area median family income

This breakdown in household categories is designed to identify very specific areas of need. Additional breakdowns by racial categories will reveal whether there are disproportionately greater needs experienced by any racial or ethnic group. If a disproportionately greater need exists in any income category, further assessment is provided.

This chapter charts different types of housing needs for various types of households, as revealed in the updated 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of data from the ACS that provides counts of the numbers of households that fit certain combinations of HUD-specified criteria including housing needs, the HUD-defined income limits (described in the Household Income Categories table below) and household types of interest to those completing the Consolidated Plan. There is a section for each income category, further broken down by renters and owners.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to 2007-2011 American Community Survey (ACS) estimates, the City of Fredericksburg has a population of 24,015 and 9,341 households. This represents a 25% increase in population and a 16% increase in households since 2000. Over the same period, the City's median household income rose from \$34,585 to \$44,498, an increase of 29%.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	19,279	24,015	25%
Households	8,086	9,341	16%
Median Income	\$34,585.00	\$44,498.00	29%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS 5-Year Estimates

Sections NA-10 through NA-35 offer a comprehensive analysis of the City of Fredericksburg housing needs. Highlights include:

- Of the City's 5,720 renter households, 1,670 are overburdened by housing costs in excess of 30 percent of income and 1,395 experience a severe cost burden (in excess of 50 percent of income).
- Among the City's 1,030 low and moderate owner-occupied households, 210 are overburdened by housing costs in excess of 30 percent of income and 255 experience a severe cost burden (in excess of 50 percent of income).
- The incidence of overcrowding in Fredericksburg is less than one percent and occurs entirely in rental housing.
- There are 2,855 low and moderate income renter households (63.7 percent of low and moderate renter households) that experience some sort of housing problem.
- There are 435 low and moderate income owner-occupied households (42.2 percent of low and moderate income owner households) that experience some sort of housing problem.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,145	2,055	1,305	690	3,150
Small Family Households *	670	745	490	200	1,730
Large Family Households *	25	50	50	40	110
Household contains at least one person 62-74 years of age	240	245	150	110	530
Household contains at least one person age 75 or older	275	255	135	75	200
Households with one or more children 6 years old or younger *	385	375	230	115	410
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	60	0	0	60	0	0	0	20	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	45	0	0	45	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	1,165	220	10	0	1,395	90	95	70	35	290
Housing cost burden greater than 30% of income (and none of the above problems)	250	1,090	330	35	1,705	55	65	90	155	365
Zero/negative Income (and none of the above problems)	235	0	0	0	235	0	0	0	0	0

Table 7 – Housing Problems Table

Data 2007-2011 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,165	325	10	0	1,500	90	95	70	55	310
Having none of four housing problems	530	1,285	925	290	3,030	125	355	300	340	1,120
Household has negative income, but none of the other housing problems	235	0	0	0	235	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	410	510	45	965	25	35	115	175
Large Related	25	0	0	25	0	4	25	29
Elderly	275	200	80	555	115	50	10	175
Other	705	605	220	1,530	4	70	10	84
Total need by income	1,415	1,315	345	3,075	144	159	160	463

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	295	80	0	375	15	15	70	100
Large Related	10	0	0	10	0	4	0	4
Elderly	185	65	0	250	70	20	0	90
Other	675	80	10	765	4	55	0	59

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,165	225	10	1,400	89	94	70	253

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	15	0	0	15	0	0	0	0	0
Multiple, unrelated family households	0	25	0	0	25	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	40	0	0	40	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	-	-	-	-	-	-	-	-

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

2007-2011 ACS Data shows that 38.88% or 3,632 of the City's total households are one-person households. Of these, 1,153 are homeowners, and 2,479 are renting. Specific data on the housing needs for single person households is difficult to come by as the CHAS data includes but does not distinguish it from the aggregated data in the "other" category. However, when analyzing the "other" category as a whole, one sees that the most significant housing problem is cost burden and severe cost burden, especially among renters earning 0-50% AMI. Table 9 shows that 1,530 single person renter households are cost burdened, meaning that 62% of all single person renters are paying at least 30% of their income for housing.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

In FY 2014, 188 households experiencing domestic violence needed help with housing assistance. The households included 231 children.

Across Fredericksburg, most households with people with disabilities are low-income or lower and living with one or more housing problems, and most are renters. Additionally, people with disabilities in Fredericksburg are disproportionately of lower income than other residents.

In households with people with hearing/vision impairments:

- 650 (63%) are low income or lower
- 405 (39%) are low income or lower with one or more housing problems
- 415 (40%) are low income or lower and renting
- 325 (31%) are low income or lower and renting with one or more housing problems
- 75% of renters are low income or lower
- 59% of renters are low income or lower with one or more housing problems

In households with people with ambulatory limitations:

- 965 (80%) are low income or lower
- 575 (48%) are low income or lower with one or more housing problems
- 655 (54%) are low income or lower and renting
- 430 (36%) are low income or lower and renting with one or more housing problems
- 87% of renters are low income or lower
- 57% of renters are low income or lower with one or more housing problems

In households with people with cognitive limitations:

- 410 (85%) are low income or lower
- 320 (66%) are low income or lower with one or more housing problems
- 340 (70%) are low income or lower and renting
- 280 (58%) are low income or lower and renting with one or more housing problems
- 85% of renters are low income or lower
- 70% of renters are low income or lower with one or more housing problems

In households with people with self-care or independent living limitations:

- 725 (81%) are low income or lower
- 510 (57%) are low income or lower with one or more housing problems
- 450 (51%) are low income or lower and renting
- 380 (43%) are low income or lower and renting with one or more housing problems
- 88% of renters are low income or lower
- 75% of renters are low income or lower with one or more housing problems

What are the most common housing problems?

In order to respond to the housing needs of a community's low and moderate-income residents, housing problems are identified both as they relate to the circumstances of the occupying household as well as

to the physical limitations of the housing unit. The CHAS data addresses these within four housing problem categories:

- 1) Household is cost burdened;
- 2) Household is overcrowded;
- 3) Housing unit lacks complete plumbing facilities;
- 4) Housing unit lacks complete kitchen facilities;

Housing units are considered substandard if they are without complete kitchen and/or plumbing facilities. Household circumstances include the following: Overcrowding (more than one but less than 1.5 persons per room); severe overcrowding (more than 1.5 persons per room); cost burden (housing costs between 30 and 50 percent of gross income); and severe cost burden (housing costs exceed 50 percent of gross income).

The most pervasive housing problem is cost burden – Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing cost includes rent paid by the tenant plus utilities. According to HUD, households experience an excessive cost burden if gross housing costs including utilities exceed 30 percent (moderate cost burden) or 50 percent (severe cost burden) of gross income.

Excessive Cost Burden – Extremely Low-Income Households (0-30% AMI)

Extremely Low-Income Renter Households	Moderate Cost Burden (between 30-50%)	Severe Cost Burden (greater than 50%)	Percentage of Total Households with Cost Burden
1,930	250	1,165	73%
Extremely Low-Income Owner Households	Moderate Cost Burden (between 30% and 50%)	Severe Cost Burden (greater than 50%)	Percentage of Total Households with Cost Burden
215	55	90	67%

Data Source: 2007-2011 CHAS

Excessive Cost Burden – Very Low-Income Households (30-50% AMI)

Very Low-Income Renter Households	Moderate Cost Burden (between 30% and 50%)	Severe Cost Burden (greater than 50%)	Percentage of Total Households with Cost Burden
1,610	1,090	220	81%
Very Low-Income Owner Households	Moderate Cost Burden (between 30% and 50%)	Severe Cost Burden (greater than 50%)	Percentage of Total Households with Cost Burden
445	65	95	36%

Data Source: 2007-2011 CHAS

Excessive Cost Burden – Low-Income Households (50-80% AMI)

Low-Income Renter Households	Moderate Cost Burden (between 30% and 50%)	Severe Cost Burden (greater than 50%)	Percentage of Total Households with Cost Burden
935	330	10	36%
Low-Income Owner Households	Moderate Cost Burden (between 30% and 50%)	Severe Cost Burden (greater than 50%)	Percentage of Total Households with Cost Burden
370	90	70	43%

Data Source: 2007-2011 CHAS

Overcrowding – The City of Fredericksburg has no noteworthy issue with overcrowding. There are 45 low and moderate income renter households and zero owner households considered to be severely overcrowded. This number is less than 1.0 percent of all households.

Other Housing Problems – Fredericksburg has limited issues with substandard housing. 2007-2011 CHAS data reveals that 60 low-income renters and 20 moderate income homeowners reside in housing lacking complete plumbing and kitchen facilities.

Are any populations/household types more affected than others by these problems?

The following table based on pre-populated 2007-2011 ACS data shows that 4,237 or 45% of Fredericksburg households are cost burdened. 2,751 of the cost burdened households, 29% of the City's total households, are earning less than \$35,000 per year, and 90% of these are renters.

	Number	Percentage
Paying > 30%	4,237	45.36%
Earning Less than \$34,999 paying > 30%	2,751	29.45%
Earning More Than \$35,000 paying > 30%	1,486	15.91%
Owner Occupied Earning Less than \$35,000 paying > 30%	272	7.52%
Owner Occupied Earning More than \$35,000 paying > 30%	742	20.50%
Renter Occupied Earning Less than \$35,000 paying > 30%	2,479	43.32%
Renter Occupied Earning More than \$35,000 paying > 30%	744	13.00%

2007-11 ACS

Overburdened Housing Cost and Severe Cost Burden – Of the City's 5,720 renter households, 4,475 are occupied by low and moderate-income households. Of these low-moderate renter households, 1,670 are overburdened by housing costs in excess of 30 percent of income and 1,395 experience a severe cost burden (in excess of 50 percent of income). These figures are 38 percent and 31 percent respectively of the City's low-moderate rental households.

Discussion

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the

needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Recent Point-In-Time count trends show that family homelessness is unfortunately on the rise in the Fredericksburg region. Family homelessness is a byproduct of a lack of affordable housing, little or inconsistent household income, decreasing government assistance, single-parent responsibilities and the financial burden associated with multiple children, credit and criminal history barriers, and fractured social supports. As the gap between housing costs and income continues to widen, more families are at risk of homelessness. To families with limited financial safety nets, even a seemingly minor event can trigger a housing crisis. In addition to the characteristics listed above those at significant risk often have little to no education, violent histories (domestic abuse, abandonment, rape, etc.), criminal backgrounds, poor credit, poor rental history, and/or physical or mental disabilities.

Case managers are finding that re-housed families are lacking basic personal and financial management skills. In most cases, individuals never learned how to cope with crisis situations, how to budget for life's expenses, and simple interpersonal skills. Case managers work with these households to grasp these concepts, often extending beyond the 3-6 months of assistance commonly prescribed with rapid re-housing efforts. High success rates show, that if this is done correctly, these households can sustain after the case management ends. Rapid re-housing is the cornerstone of the housing first principles, and much of the success of this approach hinges on the effectiveness of the case managers assigned to assist households in transition.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

In an effort to more effectively allocate limited homelessness prevention dollars, the FRCoC implemented a prevention screening tool to determine which households were imminently at-risk of homelessness (without financial assistance would become literally homeless) vs. at-risk (experiencing a housing crisis, but may have other options for remaining housed). The CoC spent time in FY14 using HMIS data to develop profiles of these categories, which resulted in the decision to prioritize imminently at-risk situations over at-risk. At-risk households are generally being evicted from a unit they directly rent, while imminently at-risk clients have situations that closely resemble those that immediately precede shelter stays. Local analysis reveals that a shelter resident generally transitions from a hotel or the home of a friend/family member, has income less than \$1000 per month, has been homeless or precariously housed in the past, experienced a sudden crisis, has some form of disability and lacks a support network.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The prevention screening tool discussed above assigns points to three categories of risk factors (High, Moderate, and Low). Characteristics of the Fredericksburg region's at-risk population helped the FRCoC determine which factors would make up each of these categories. Examples of those that may imply a high risk for homelessness including: Eviction within two weeks from a family/friend home; having experienced a stint of homelessness within the previous year; no income; in custody of multiple children under six; rent burden of 66 percent or higher. Some examples of moderate risk factors include:

Eviction within two weeks of a motel/hotel; no family or friends; having experienced a stint of homelessness within the previous three years; sudden and significant loss of income; is pregnant or is in custody of at least one child under six. Finally, lower risk characteristics include: Eviction from permanent housing (rental or owned) within the month; receipt of a five day pay or quit notice; are in custody of children under eighteen; past history of evictions; issues with landlord (lack of repairs and/or harassment).

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

When a particular segment of the population has a greater need than the population as a whole, this disproportionate need must be identified. Disproportionately greater need exists when the percentage of a racial or ethnic group in a particular income category experiencing housing problems is at least 10 percentage points higher than all the households within that AMI income category. This section explores the extent to which there exists a disproportionately greater need within any racial or ethnic groups experiencing moderate housing problems including: overcrowding, substandard housing (lacking complete plumbing and kitchen facilities), or cost burden, as outlined in NA-10.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,630	380	95
White	1,140	220	20
Black / African American	330	140	75
Asian	60	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	0	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,465	575	0
White	1,010	340	0
Black / African American	285	155	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	30	0	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	69	20	0

Table 14 - Disproportionately Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	280	610	0
White	245	415	0
Black / African American	4	165	0
Asian	4	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	15	0

Table 15 – Disproportionately Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	185	545	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	165	350	0
Black / African American	0	165	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	29	0

Table 16 - Disproportionately Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

There are 435 (31.2 percent) low and moderate owner-occupied households that experience some type of housing problem. While the majority of these identified units suffer from an excessive cost burden, there are 55 units identified as substandard.

There are 2,855 (68.7 percent) low and moderate renter households that experience some type of housing problem, the vast majority of which suffer from an excessive cost burden, as noted above.

Across all races and ethnicities, low and moderate income renters are most disproportionately experiencing HUD-defined housing problems. Table 13 shows that extremely low-income Asian and Hispanic households experience the disproportionately greatest number of housing problems within the jurisdiction, followed by White and then African-American households. Table 14 shows that this trend remains true for very low-income households, with the exception that only Asian households meet HUD's "disproportionately greater need" definition.

63% of low income (50-80% AMI) Hispanic households are experiencing a housing problem, nearly double the percentage of the City's total low-income households. No other racial or ethnic group of low income was disproportionately affected.

There is no disproportionately greater need shown among the moderate income households.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section explores the extent to which there exists a disproportionately greater need within racial or ethnic groups experiencing severe housing problems. Severe housing problems are categorized the same as the housing problems analyzed in NA-15, but with higher thresholds to highlight households that are particularly vulnerable. Those increased thresholds are as follows:

- Severe Overcrowding: Households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Severe Cost Burden: Households paying more than 50% of gross household income on housing-related costs.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,480	530	95
White	1,015	345	20
Black / African American	305	165	75
Asian	60	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	345	1,695	0
White	235	1,115	0
Black / African American	95	345	0
Asian	0	30	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	19	70	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8	875	0
White	8	650	0
Black / African American	0	170	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	35	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	85	655	0
White	80	440	0
Black / African American	0	165	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	40	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The Needs Assessment information presented in section NA-20 shows that the extremely low-income population is most disproportionately experiencing the HUD-defined severe housing problems of all the income categories presented in this section. Table 17 shows that extremely low-income, Hispanic and Asian households experience the disproportionately greatest number of housing problems within the jurisdiction, followed by White and then African-American households. Table 18 shows that severe housing problems proportionately affect many fewer low-income households than extremely low-income households. Roughly 17 percent of low-income households are experiencing one or more severe housing problems throughout the jurisdiction, as opposed to nearly 74 percent of extremely low-income households.

There are no particular racial or ethnic groups of low income households disproportionately affected. The same is true for moderate income households.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

When a particular segment of the population has a greater need than the population as a whole, this disproportionate need must be identified. Disproportionately greater need exists when the percentage of a racial or ethnic group in a particular income category experiencing housing problems is at least 10 percentage points higher than all the households within that AMI income category. This section explores the extent to which there exists a racially or ethnically disproportionately greater need for households experiencing housing cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,010	1,915	1,878	95
White	3,830	1,435	1,310	20
Black / African American	890	280	400	75
Asian	35	34	60	0
American Indian, Alaska Native	55	0	0	0
Pacific Islander	0	0	0	0
Hispanic	150	90	115	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

HUD-generated CPD maps report that an average of 36% of the nation's households are housing cost burdened, compared to 44% (47% according to 2007-2011 ACS Data) of Fredericksburg households. That is 22% higher than the national average. Asian (73%) and Hispanic (58%) households have a disproportionate cost burden when compared to the City as a whole. White households fall slightly below the jurisdictional average at 44%, and Black/African American households slightly above at 46%.

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Total Households	Total HH with Cost Burden	% of HH with Cost Burden
Jurisdiction as a whole	5,010	1,915	1,878	95	8,898	3,888	44%
White	3,830	1,435	1,310	20	6,595	2,765	42%

Black / African American	890	280	400	75	1,645	755	46%
Asian	35	34	60	0	129	94	73%
American Indian, Alaska Native	55	0	0	0	55	0	0%
Pacific Islander	0	0	0	0	0	0	0%
Hispanic	150	90	115	0	355	205	58%

Define Comparison:	Target: For Fredericksburg (Place)	Reference: NATION
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KEY
Slightly Higher
Higher
Much Higher
Lower

	Result	For Fredericksburg (Place)	NATION
<i>Housing Issues</i>			
Substandard	Lower	0.87%	1.27%
Overcrowded	Lower	0.79%	3.17%
HH Pay >30%	Higher	46.69%	36.14%
<i>Demographics and General Housing Characteristics</i>			
Poverty Rate		15.79%	13.94%
<80% HAFMI	Higher	59.80%	41.13%
Pop 65+		10.72%	12.92%
Pop <18		19.50%	24.15%
Renter Rate	Much Higher	60.98%	33.87%
Median Owner Value	Much Higher	180.34%	100.00%
Median Contract Rent	Much Higher	123.13%	100.00%
Median HH Income	n/a	\$43,558	\$52,762

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Irrespective of race or ethnicity, the severely low income household category - those making less than 30 percent of the area median income - carry a disproportionate amount of housing cost and housing problem burden. As mentioned in section NA-25, the City's Low and Moderate Asian and Hispanic populations show disproportionately greater need in relation to the remainder of the City households. However, given the limited sample size, one must be cautious in their application. The fact remains that the City's median household income is below the national average, while the average house value and median rent remains well above the national average and rising. Housing instability caused by high housing cost burden will be the City's most pressing issue in the coming years.

If they have needs not identified above, what are those needs?

Trends from the Home Mortgage Disclosure Act (HMDA) data show that, aside from a small spike in 2012, the number of mortgage loans has been in decline since 2008. This is evidence to tightening lender requirements for providing mortgage loans in the face of the sub-prime housing crisis. The high credit and initial down payment requirements have effectively boxed much of the low and moderate income population out of the housing market. The City has experienced lower than average demand for its Direct Homeownership Assistance program over the past eighteen months as a result of these strict lending policies, and anecdotal evidence shows that some lenders are uncomfortable with applicants receiving DHA funding as an aspect of the closing process.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

For the purposes of this Plan, minority concentration is defined as those census tract blocks where at least 51 percent of the residents are classified as minority citizens.

The areas of minority concentration are in the Central Park Townhome and Heritage Park complex off Fall Hill Avenue, the upper Charles Street neighborhood in the vicinity of the Community Center, the Amelia Street/Liberty Town area, the lower Charles Street/Hazel Hill area, and in the Mayfield/Airport Subdivision/Canterbury Subdivision area. There are also smaller concentrations of minority residents in the Spottswood Street/Lafayette Boulevard area and the Wolfe Street neighborhood.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Fredericksburg does not have any public housing. On the other hand, there is a large amount of privately-owned subsidized housing as well as the Housing Choice Voucher Program administered by the Central Virginia Housing Coalition.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	38	0	9,092	3	8,912	60	11	93

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	8,365	0	11,574	10,649	11,543	10,848	7,925	
Average length of stay	0	3	0	6	2	6	0	4	
Average Household size	0	1	0	2	1	2	1	3	
# Homeless at admission	0	0	0	17	0	16	0	1	
# of Elderly Program Participants (>62)	0	10	0	1,551	0	1,535	4	0	
# of Disabled Families	0	27	0	3,350	1	3,235	26	5	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	38	0	9,092	3	8,912	60	11
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	33	0	4,103	3	4,022	9	4	62
Black/African American	0	5	0	4,920	0	4,822	51	7	30
Asian	0	0	0	30	0	30	0	0	0
American Indian/Alaska Native	0	0	0	24	0	24	0	0	0
Pacific Islander	0	0	0	15	0	14	0	0	1
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	189	0	189	0	0	0
Not Hispanic	0	38	0	8,903	3	8,723	60	11	93
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units

The City of Fredericksburg has no public housing.

However, affordable accessible housing remains a prominent need. The disAbility Resource Center is routinely contacted by Fredericksburg residents and other agencies representing residents with housing needs, most often with needs for affordable and accessible housing. The HUD FY15 one-bedroom fair-market rent in Fredericksburg is \$1,230, which exceeds the monthly income of many people with disabilities in the city. With approximately 670 subsidized rental units (at 30% of the renter's income) in the City, 21 of which are accessible for people with mobility impairments and other disabilities, the estimates above suggest that the need for affordable and accessible housing surpasses current capacity. Increasing the stock of affordable and accessible housing units, particularly in the rental market, is a critical need for Fredericksburg residents with disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

In 2002, the regional elected bodies rejected a process to bring public housing to the area, instead electing the Central Virginia Housing Coalition to administer the Section 8 voucher program. CVHC currently has over 500 applicants on the waiting list for Section 8 housing, and over 150 households without vouchers who are waiting for CVHC units to become available. With the number of families porting into the community increasing, at an average of 7 to 14 per week, the potential for the waiting list households to receive affordable housing is becoming even less likely.

How do these needs compare to the housing needs of the population at large

Housing-related issues facing the housing choice voucher holds are the same as those facing the remainder of the City's low and moderate income population.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Research indicates that there are two major subgroups of homeless persons. The first is a relatively small group of unaccompanied individuals with a disabling condition, such as a mental disorder and/or a substance abuse problem. Because of their difficulty in adapting to gainful employment and maintaining a household, they experience a long-term homelessness. Their problems are a challenge to address because these persons often do not seek assistance. HUD has defined them as chronically homeless.

The second group of homeless persons is much larger and consists of families as well as individuals who do not have a disabling condition that contributes to their homelessness, but who still experience short-term or intermittent periods of homelessness. They are typically employed, but become homeless primarily because their permanent housing situation is precarious. Homelessness among this group is a somewhat rare condition, at any one time, but the cumulative homeless experience affects a surprisingly large portion of the population. Within both subgroups is a contingent of primarily women and children, usually female headed households that are victims of domestic violence. Unique challenges include their traumatic experiences and isolation from financial resources and support networks, as well as, a lack of employment history, income, credit, and landlord references.

Population	Unsheltered	Sheltered	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Persons in Households with adults and children	9	87	233	101	186	90
Persons in households with only children	0	0	0	0	0	0
Persons in households with only adults	27	94	1,036	554	672	60
Chronically Homeless Families	2	0	3	3	2	45
Veterans	4	9	10	3	3	
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	4	15	5	5	60

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Needs of Homeless Families

Families with children can usually find accommodations in the various shelters, but each facility has its own mission and targeted population. Actual numbers of sheltered families are available from the Thurman Brisben Center, Empowerhouse, formerly the Rappahannock Council on Domestic Violence, Hope House, and on a limited basis from the Cold Weather Shelter. During the point in time count on January 28, 2015, there were 27 families in the above facilities. These families represented a total of 87 persons, with an additional two families, consisting of nine people without any shelter. The children in these sheltered families are receiving education services, but there are clearly other social needs to be addressed, such as precarious housing situations and witnessing domestic violence.

Sheltered and Unsheltered Persons in Families in Fredericksburg

Point In Time Count	2013	2014	2015
Sheltered Persons in Families	70	83	87
Unsheltered Persons in Families	0	0	9
Total Number of Homeless Persons in Families	70	83	96

Sheltered Families

Families find a range of homeless facilities in Fredericksburg. The Thurman Brisben Center, for instance, is a programmatic emergency facility where women and children can be housed in family units. Women with children can also find temporary shelter with Empowerhouse. Empowerhouse runs a 20 bed congregate shelter in a home outside of the City. On occasion with cribs and cots, more persons are accommodated at any one time. In an attempt to offer more options and decrease the annual turn away rate that had climbed to 56 households, Empowerhouse opened two homes in the city specifically for offering independent shelter stays. In the homes that accommodate 4 total households at one time, the families and individuals are able to access a bus line, groceries, and other basic needs while they receive a little extra time to search for affordable housing. The turn away rate decreased to 26 households in FY 2014. In order to continue to decrease the number of domestic violence victim households who have not been accommodated over the years and to fortify facilities, increase living space, and offer accessibility for adults and children in wheelchairs, Empowerhouse purchased, with private funding, a building where the congregate shelter will be relocated after renovation. The new building will double the current occupancy, provide play space already built for children, and provide walking accessibility to groceries, pharmacy and bus service. It is projected that the new building will accommodate the sheltering need for victims of domestic violence and their children in the region for the next 20 years. In addition to sheltering and housing, Empowerhouse provides domestic violence education and systems

advocacy to support the transition and changes occurring in the lives of survivors of domestic violence. Employment services are provided to adults in shelter and housing to promote short and long term economic gain important to victims of domestic violence facing economic devastation upon walking away from an abusive relationship. Empowerhouse assists some victims to obtain protective orders to return to their homes safely. Empowerhouse provides free and confidential services such as educational support groups for adults and children, services in Spanish, and healthcare and court accompaniment to meet a range of social, economic, and emotional needs related to recovering from domestic violence.

Hope House specifically operates as a family shelter, with a wide range of services as well as a transitional housing program. This facility, however, accepts only homeless women who are pregnant or who have children. Hope House has 26 beds for the members of its homeless families and offers a two-year program to help these clients work toward independent living. Hope House must often turn away families in need, because this facility is usually full.

Homeless families typically need food, transportation, linkage with services, financial assistance, clothing, hygiene care items, credit resolution, child care (the average family size at Hope House includes a single mother with two children), life skills training, completion of education (many of the adult residents at Hope House lack a high school diploma), jobs, follow-up support services, and affordable housing. Fulfilling this range of needs is basic to helping persons transition from shelter to permanent housing. Many persons, for example, require sufficient time to fix their credit histories, to develop an employment history, and to otherwise reach a point when they can move out on their own. The time needed to work through the waiting list for subsidized housing alone can be several months.

Whether in a shelter or a transitional unit, homeless families need comprehensive support services to assist them in obtaining education and employment. Of critical concern is cost-effective and flexible day care. These services need to be available on short notice - for interventions such as treatment appointments or job interviews - as well as long term, to accommodate employment. There are a number of day care facilities in the area, but these are quickly filled by children of working families who pay, on average, in excess of \$100 a week. To a homeless family, these costs are prohibitive. Programs and processes to help persons become self-sufficient cannot succeed unless adequate day care is also available. Hope House has developed a day care facility, on-site, which can accommodate 17 children and includes meals and snacks.

Unsheltered Families

Homeless families outside of shelters are difficult to count because they are often doubled up with families or friends. Such persons are not technically homeless, according to the current HUD definition, although such families are certainly inadequately housed. Unfortunately, two families self reported that they would have no shelter on the night of the 2015 Point-In-Time count. The validity of these claims was in question, however, given that there was no presence of either of these families in the FRCOC HMIS system.

The number of school-aged children who were defined as homeless under the Department of Education has decreased over the past year (from 959 to 883), perhaps as parents have regained employment with a slowly recovering economy. While this is a positive sign, these families with hundreds of children are frequently forced to double up with friends/family or live in hotels and motels. CoC agencies continue to coordinate efforts to identify and re-house families with children though collaborative efforts by Hope House, Thurman Brisben Center, Empowerhouse, and Micah Ecumenical Ministries.

Veterans

There are 13 individuals who identify as homeless veterans—down from 18 in 2014. While this reduction is a positive sign, the FRCoC is determined to support the efforts of the federal “Opening Doors” strategic plan and its goal to end veteran homelessness by the conclusion of 2015. Agencies such as the Hunter Holmes McGuire VA Medical Center, Quin Rivers (with its Supportive Services for Veteran Families program), and other local nonprofits are collaborating to permanently house these 13 individuals (and any others that require housing assistance in the area).

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The racial and ethnic composition of the Fredericksburg area varies from jurisdiction to jurisdiction. The following statistics are from the U.S. Census Bureau’s American Community Survey data:

Racial Composition by Percentage

Race:	Sheltered	Unsheltered
<i>Total that reported Race:</i>	123	29
White	67 (54.5%)	20 (69.0%)
Black or African American	51 (41.5%)	7 (24.1%)
Asian	1 (0.8%)	0 (0.0%)
American Indian/ Alaska Native	4 (3.3%)	2 (6.9%)
Pacific Islander	0 (0.0%)	0 (0.0%)
Ethnicity:		
<i>Total that reported ethnicity:</i>	118	29
Hispanic	3 (2.5%)	2 (6.9%)
Not Hispanic:	115 (97.5%)	27 (93.1%)

Thurman Brisben Center records indicate a fluctuation in racial composition, but overall in FY14 they found the shelter population to be roughly 50 percent White, 39 percent African-American, 6 percent bi-racial and 5 percent Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The Fredericksburg area is capable of sheltering 129 homeless men, women, and children in three shelters. The Thurman Brisben Center is equipped to handle homeless individuals, but is also a high demand programmatic emergency shelter with an 80-bed capacity that is available year round. The other two shelters (one of which is located outside of the City) are domestic violence or family shelters. During cold weather, Micah Ecumenical Ministries provides an overnight shelter at a location in

southern Stafford County. It provides emergency shelter for an average of 33 homeless individuals every night from November – March.

SHELTERED INDIVIDUALS

The number of sheltered individuals is readily determined from the Empowerhouse and Thurman Brisben Center's records. Although the Thurman Brisben Center was not consistently at capacity, it has an overall 89 percent utilization rate. This figure needs to be carefully qualified though. Often, when the men's and women's dormitories were full, and all eight family rooms were occupied, there may still have been unoccupied beds in the family units due to family composition. These open beds give a false indication of availability.

Because it serves a regional need, the Thurman Brisben Center tracks the origin of the persons who seek their assistance. The homeless population gravitates to Fredericksburg because it is the region's urban center, where most of the shelters are physically located. The identified needs, however, are geographically broader. On average, 69 percent of the homeless persons staying at the Thurman Brisben shelter are from some place other than Fredericksburg. During the period from July 2013 through June 2014, for instance, the regional distribution of the persons who stayed at the Thurman Brisben Center is as shown on the following chart.

**Distribution of the Homeless Population at the Thurman Brisben Center
July 2013 – June 2014**

Locality	Number of Adults	Number of Children
Fredericksburg	197	22
Spotsylvania	182	28
Stafford	102	13
King George	29	7
Caroline	25	3
Other Virginia	8	1
Out of State	7	4
Total	550	78

**Empowerhouse Domestic Violence Shelter
July 2013 – June 2014**

	Caroline	Fredericksburg	King George	Spotsylvania	Stafford	Other	Total
Adults	15	41	4	38	28	15	141
Children	16	20	7	54	46	27	170
Total	31	61	11	92	74	42	311

The needs of these sheltered homeless individuals vary from basic concerns, such as food and clothing, to financial assistance, credit resolution, and, in many instances, a range of health and mental health needs. During Fiscal Year 2014, 699 households were denied services specifically because of a lack of space at the Thurman Brisben Center. The Center is a high demand, programmatic facility providing a range of services, but it must also impose a limit on the amount of time someone may remain there.

UNSHELTERED INDIVIDUALS

The needs of unsheltered individuals include food, job training, medical services, mental health services, and even legal services. An overriding concern, however, is the consistent need for affordable housing. Some of these individuals are working full time, but are unable to obtain housing with any reasonable anticipation of permanence.

Sheltered and Unsheltered Individuals in Fredericksburg

Point In Time Count	2013	2014	2015
Sheltered Persons in Families	70	83	87
Unsheltered Persons in Families	0	0	9
Total Number of Homeless Persons in Families	70	83	96

The number of unsheltered individuals is elusive because of the sometimes obscure locations such persons inhabit. Some homeless persons with mental disorders and/or substance abuse problems do not seek shelter, despite available space. The largest of Fredericksburg's shelters, the Thurman Brisben Center often operates at its full capacity.

HUD requires that homeless populations be counted at a given point in time. This methodology is the most accurate means to identify the number of persons without permanent residence on a specific day. The other method of counting the homeless is over a defined period, to analyze the types of persons who become homeless and the circumstances that make them so. The Fredericksburg Planning staff has conducted point in time research since 1995, and in 2015 the count was coordinated by the George Washington Regional Commission as part of its duties as the new lead agency for the FRCoC.

The number of unsheltered individuals highlights the difficulty in effectively serving this population. Many of these persons need mental health services in conjunction with housing, but resources are not available for publicly funded supportive housing, so these individuals remain unsheltered. Micah Ecumenical Ministries provides an overnight shelter during the winter months, in conjunction with its a day shelter located in the City, which provides washing machines, a telephone, a mail drop, case management, etc. – all of which can help someone seek employment. The overriding need however, remains shelter and services.

Discussion:

Overall, the number of homeless persons counted in PD16 increased by 16 persons from 2014 to 2015. The increase may be attributed to several factors. For example, the FRCoC expanded its field canvassing efforts through the assistance of many University of Mary Washington students; more surveys may have captured more homeless individuals.

Compared to 2014, the number of households with children in emergency shelters remains the same (18)—this indicates a lack of progress in securing stable housing for families. Seven more children are represented in the HUD homeless counts—only a slight increase but nonetheless concerning.

The percentage of respondents claiming that they had been homeless less than a year continues to rise (6.2 percentage points over 2014), though the percentage of those reporting that they were experiencing their first case of homelessness remains consistent with 2014 (49.7% compared to 49%). The number of chronically homeless individuals also remains consistent with the former year (42 individuals for both)—though the numbers are affected by a 7-person (2 adults, 5 children) family that claimed chronic homeless status. These metrics indicate modest progress in housing those most vulnerable individuals.

The percentage of homeless respondents that reported “Eviction/Foreclosure” contributing to their homelessness dropped slightly to 23.3% (from 27% in 2014). Those reporting “Unemployment” as contributing to homelessness dropped slightly from 50% to 47.8% - not a significant change, though those reporting “Wages/Underemployment” as contributing increased from 8% to 20.1%. This may be an indication that while the economy is making a comeback with jobs, though these jobs are not able to provide stable housing for these individuals. Individuals who are “Not Working” decreased from 70% to 64.8% this year, further supporting the idea that there are more job opportunities for these individuals (although they may not provide enough for housing).

For those 54 homeless individuals who reported that they received a consistent income (out of the 61 who reported income of some sort), their average monthly income came to \$853. As mentioned, the FY2015 HUD Fair Market Rent (FMR) rate in the City of Fredericksburg is \$1,230 for a one-bedroom apartment. An income of \$853 cannot realistically sustain housing at these rates.

Relocation to one of the more rural counties in the George Washington region, such as Caroline or King George (with one-bedroom FMRs of \$838 and \$766, respectively), is an option—though these counties do not have the transportation and support service infrastructure that is critical for supporting individuals who may have needs such as mental health, substance abuse, domestic violence, or counseling assistance. With such low incomes, these individuals would still struggle to even just pay rent (let alone the other needs for a safe, healthy lifestyle). The FRCoC will be addressing, and attempting to find solutions to, these affordable housing challenges with its new Housing Committee.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

In addition to the needs of sheltered and unsheltered individuals and families, there are subpopulations of households with defined special needs. These persons are not homeless but include the elderly, the frail elderly, persons with disabilities (mental, physical, and developmental), persons with alcohol or other drug addiction, and persons diagnosed with AIDS and related diseases.

Describe the characteristics of special needs populations in your community:

ELDERLY/FRAIL ELDERLY

The 2009-2013 ACS estimates report that 11.8 percent of the population is 62 years or older. This percentage amounts to 3,063 individuals. 2,424 persons are between 60-74 years and 1,273 persons are 75 years or older.

Many elderly and frail elderly persons require a range of assistance for daily living. Their needs can include legal services, information assistance, homemaker services, meals, emergency services, and repairs to housing. A significant amount of this support is provided by family and friends, but there is also a need for publicly funded services.

PERSONS WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL) AND PERSONS WITH HIV/AIDS AND THEIR FAMILIES

During fiscal year 2014, RACSB served 10,165 individuals in the Fredericksburg area (Planning District 16) who had a disability related to mental health; intellectual disabilities and substance use disorder. Of those, over 1200 were Fredericksburg City residents. During fiscal year 2014, RACSB served 2,106 people with a substance use disorder.

Based on RACSB waiting lists and needs assessments for Fiscal Year 2015, there are other individuals living in institutions or with caregivers who will not be able to provide that care indefinitely. Specifically, there are approximately 146 individuals with intellectual disabilities who meet urgent care criteria as defined by the Virginia Department of Medical Assistance. RACSB has identified 20 individuals needing mental health residential services. Fredericksburg residents account for 23 of the total individuals needing and waiting for residential assistance.

Persons with Alcohol or Other Drug Addiction

Persons with substance abuse problems require a continuum of services to recover their lives. This process includes initial treatment and a transitional program. Intervention needs to occur as early as possible, though, because the longer persons with substance abuse problems remain homeless, the more resigned they become to their fate.

Boxwood Recovery Center, located in Culpeper, VA, provides detoxification and residential treatment to people diagnosed with substance use disorders. Boxwood Recovery Center the capacity to serve six people in need of detoxification services, sixteen males for residential treatment services, and ten women for residential treatment services. Residential treatment services can be provided from two weeks to twenty-eight days. Detoxification services can be provided for five to seven days.

Also part of the RACSB, Specialized Services to Women with Substance Use Disorders serves women and families with substance abuse issues, but this facility is neither a shelter nor a residence. RACSB

provides intensive outpatient therapy, case management, and support/treatment groups. RACSB also provides assistance to link individuals in need of detoxification and residential substance abuse services.

The Sunshine Lady House for Wellness and Recovery, located within the City of Fredericksburg, provides two detoxification beds for people with both mental health and substance abuse needs.

RACSB case managers provide case management services to people who are receiving services at Boxwood Recovery Services or the Sunshine Lady House for Wellness and Recovery to ensure a smooth transition from the facility to the community. They link the individuals with outpatient treatment as well as community resources.

Project LINK provides case management services to women who are pregnant and using substances or women who are pregnant and at risk of using substances. The staff go to the person's home, provide education on the importance of pre-natal care, link with OB-GYN and medical services.

According to RACSB there is a continuing need for residential substance abuse treatment for women and adolescents as well as supervised living for chronically chemically dependent persons.

OTHER LOCALLY IMPACTED PERSONS

The Salvation Army has noted a need for a half-way house to help persons who are released from prison. They have also explored the feasibility of establishing a transitional program for persons who have completed their detoxification program. Such facilities are critically needed to help these persons transition back into the community instead of backsliding to previous situations they are trying to avoid.

What are the housing and supportive service needs of these populations and how are these needs determined?

The RACSB Comprehensive Plan 2012-2018 provides a breakdown of the current and projected needs for various classes of people with special needs. Over the months of March and April 2011, RACSB staff completed 531 surveys detailing the demographics and projected needs of individuals identified as not served or underserved.

Adult Mental Health

Staff completed 181 surveys on adults with serious mental illness who were not served or underserved. Needs identified included housing, employment, housing subsidies, intensive community treatment services, additional physician or individual therapy time, and transportation services. Of the individuals for whom a survey was completed, 85 were receiving some sort of CSB service while 96 were not. The 96 who were not receiving services included people enrolled in PATH (Program to Assist in The Transition from Homelessness).

RACSB staff work in cooperation with Micah Ecumenical Ministries to engage homeless individuals who have been typically unwilling to participate in support services, and their needs were reflected in the survey input.

Child and Adolescent Mental Health

There were 42 completed Child and Adolescent Mental Health survey responses. Of those responses, 21 were identified as currently receiving some sort of RACSB services, while 21 were not. Areas identified

as projected service and support requirements were included psychiatric services, respite services for the family, additional school-based services, crisis services, and mentor services.

Intellectual Disability

There were 230 completed Intellectual Disability survey responses. Of those, 65 surveys were completed on behalf of individuals currently enrolled in RACSB services. Top areas identified as projected needs and service requirements were residential services, crisis support services, respite services, and services to support behavioral challenges.

Adult Substance Abuse

There were 38 completed Adult Substance Use survey responses of which 37 were individuals currently enrolled in RACSB Services. Top areas identified as projected service and support requirements were supportive residential services, employment services, and transportation needs.

Child and Adolescent Substance Abuse

There was only one completed Children and Adolescent Substance Abuse survey response, of an individual who was currently receiving RACSB services. The area identified as a projected resource requirement was family counseling. Because of the state criteria of needing to have completed an assessment on an individual prior to including them in this survey, this number has been historically low for RACSB as every effort is made to provide this population with appropriate and immediate services and supports.

People with Disabilities

The latest ACS estimates suggest that 2,273 people in Fredericksburg have disabilities involving hearing, vision, mobility (ambulatory), cognition, self-care, or independent living, (2011-2013 ACS). These disabilities impact people in areas such as hearing, seeing, concentrating, remembering, making decisions, walking, climbing stairs, dressing, bathing, and accessing the community to accomplish life activities such as shopping, running errands, and/or obtaining medical care. Approximately 533 people in this group, or 23%, live below the Federal poverty limit. Among people with disabilities in Fredericksburg living in poverty, 323 live with mobility impairments (ambulatory limitations) and/or 195 live with independent living limitations. These numbers suggest that 31% and 30% people living with mobility impairments and independent living limitations, respectively, live below the poverty line. Approximately 14% of Fredericksburg residents without disabilities are living below the poverty line, suggesting that people with disabilities in Fredericksburg are disproportionately experiencing poverty.

People Living with HIV/AIDS

Those living with HIV/AIDS tend to have the same supportive housing needs as the rest of the population. Individuals are living longer, healthier lives, so their primary areas of concern become other chronic illnesses (ex. Diabetes, cancer, etc.), low-income, lack of affordable housing, transportation, access to non-HIV care, daily needs (ex. Groceries, household chores, etc). Of these, the lack of affordable housing continues to be the primary issues. FAHASS is experiencing annual decreases in HOPWA funding, as well as tightening of guidelines for eligibility, making it more difficult to access funds in certain areas.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to Housing Coordinator and Prevention Program Administrator 106 individuals were living with HIV or AIDS in the City of Fredericksburg in 2013. This figure is an increase from 81 individuals identified in 2009. Presuming that demographic trends in Fredericksburg match wider trends within the region, the vast majority of these individuals are male (77% to 24% female). 47% reported cases in the region were Black individuals, 35% were White, and 14% were Hispanic (all races).

The Fredericksburg Area HIV/AIDS Support Services (FAHASS) specifically addresses the needs of persons infected with, and affected by, HIV and AIDS related diseases. FAHASS began as a support group in 1989, but by 1991 had begun to receive coordination services from the AIDS Support Group of Charlottesville. FAHASS has since established its own service organization and became independent of the Charlottesville group in 1997.

FAHASS provides access to medical case management (including adherence, risk reduction), medications assistance, oral health care, mental health services, health insurance premium & co-pay assistance, ACA enrollment, emergency food assistance, medical transportation services, support groups, housing assistance, and HIV prevention, education, and outreach.

They have over 150 active clients, nearly 30 of whom reside in the City. Over the past few years, FAHASS has documented an increase in the numbers of persons with HIV, notably among high-risk populations including youth, Hispanic, and African American populations, especially women.

New HIV Diagnoses in 2013 by County/City:

- Culpeper Co. - 3
- Fauquier Co. - 7
- **Fredericksburg City - 4**
- King George Co. - 2
- Madison Co. - 0
- Orange Co. - 4
- Rappahannock Co. - 0
- Spotsylvania Co. - 11
- Stafford Co. - 9
- Westmoreland Co. - 2

People living with HIV/ AIDS by County/City at the end of 2013:

- Culpeper Co. - 110
- Fauquier Co. - 78
- **Fredericksburg City - 106**
- King George Co. - 42
- Madison Co. - 11
- Orange Co. - 64
- Rappahannock Co. - 12
- Spotsylvania Co. - 162
- Stafford Co. - 226
- Westmoreland Co. - 31

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Fredericksburg has identified several public facilities needs, but funding limitations preclude its ability to address them all during the next five years. The Recreation Commission, for instance, has engaged in a comprehensive recreational needs assessment, which resulted in several improvements to Parks and Recreation facilities. Still needed, though, are a second senior center (in addition to the existing Dorothy Hart Community Center) and a new community center at the newly established Dixon Park. Neither of these is programmed for funding. On the other hand, the City plans to establish a new fire station (Fire Station 3) that will serve that area of the City west of Interstate-95. The Fredericksburg Fire Department has fully analyzed fire fighting needs and emergency response times and this third fire station has been found to be a critically needed asset or public safety. As a consequence, the City Council has funded architectural and engineering services to develop construction plans.

A variety of nonprofit organizations have also evaluated the needs of their client populations. The Rappahannock Area Community Services Board and the disAbility Resource Center will continue to serve special needs populations, but without using CDBG funds. The Fredericksburg Department of Social Services has determined that additional child care centers are needed, including specialized day care such as medical day care for sick children. No CDBG funds will be used to address these needs.

How were these needs determined?

The City's public facilities needs are determined through consultation with the City's senior planner, who is staff liaison to the committees and commissions referenced above. Additional need was determined through direct consultation with representatives from the non-profit organizations also reference above.

Describe the jurisdiction's need for Public Improvements:

There are substantial public improvement needs identified by the City of Fredericksburg, none of which are proposed to be addressed with CDBG funds. The Fredericksburg Area Metropolitan Planning Organization, for instance, engages in an ongoing process to analyze transportation needs and the resulting infrastructure is programmed for implementation with federal, state, and local transportation funds. Also related to transportation needs, the City's Public Works Department has an ongoing program to repair sidewalks throughout the City, the specific needs derived by citizen input and field investigation by Public Works staff.

Public Works also handles flood drainage improvements, as needed. Water and sewer needs have also been thoroughly examined and specific improvements specified in a Comprehensive Water Facilities Plan and a Comprehensive Sewerage Facilities Plan. Parking needs in downtown Fredericksburg will be studied this coming year, to guide future parking infrastructure investments. A parking facility for commuter rail riders is also included in the regional long range transportation plan, developed by the Fredericksburg Area Metropolitan Planning Organization. Finally, the City's tree planting program is being driven by an active non-profit organization that develops work programs throughout the year to reestablish the City's tree canopy. Tree planting needs are determined through field investigations. As noted above, no CDBG funds will be used for any of these items.

Failing Orangeburg sewer laterals are public improvement needs becoming more pronounced throughout the neighborhoods in which the City undertakes CDBG programs. Orangeburg Pipe is fiber conduit piping used from the 1870s through the 1970s. At the time of its use, it was a modestly priced option for plumbing-related installations. With a fifty year lifespan, however, City homeowners are now experiencing issues with the original Orangeburg piping. In recent years, the City has used its CDBG-funded Emergency Home Repair program to diagnose and replace faulty laterals throughout the Mayfield, Airport, and Normandy Village neighborhoods. However, the need for further upgrade and replacement remains in these neighborhoods and elsewhere in the City. According to building permit records this need is concentrated in said neighborhoods. 48 permits have been pulled in the Normandy Village and Mayfield neighborhoods to replace sewer laterals.

How were these needs determined?

The City's public improvement needs are determined through consultation with the City's senior planner, who is staff liaison to the committees and commissions referenced above. Additional data was provided by way of the City's Departments of Public Works and the Building Services division of the Community Planning and Building Department.

Describe the jurisdiction's need for Public Services:

There are a great many public service needs, but only a very few are addressed with CDBG funds. Given the extremely limited funding received by the City, CDBG funding is limited to AIDS patient programs and for legal services. All other public service needs are handled through other funding. The Rappahannock Area Agency on Aging, the disAbility Resource Center/Rappahannock Area Community Services Board, and the Rappahannock Area Office on Youth handle senior services, handicapped services, and youth services respectively. Transportation services are provided through a network of agencies. The City bus system, called FREDericksburg Regional Transit, has relieved them of many local trips, which allows these agencies to expand their services farther afield. Substance abuse services are provided by the Rappahannock Area Community Services Board and the Salvation Army. Empowerhouse has established a highly successful program for domestic abuse survivors, while the Fredericksburg Police Department engages in a strong program of crime awareness and crime prevention. Employment training and health services are provided through well-established local institutions. Training is undertaken by Germanna Community College, the University of Mary Washington, Employment Resources Incorporated, Rappahannock Adult Education, and Rappahannock Goodwill Incorporated. Health services are provided by Mary Washington Healthcare and the Lloyd F. Moss Free-Clinic. As noted above, CDBG funding is limited to HIV/AIDS patient programs and legal services.

How were these needs determined?

The City's public services needs are determined through consultation with RACSB, FAHASS, and RAAA representatives, as well as, with the City's Senior Planner.

Housing Market Analysis

MA-05 Overview

As shown in earlier sections, the total number of households in Fredericksburg that could be classified as low and moderate-income, according to the latest 2007-2011 Comprehensive Housing Affordability Strategy Data, came to 5,505, or 58.93 percent of City households.

A declining level of homeownership in Fredericksburg has been a significant housing trend for several decades. According to the 2000 Census only 35.6 percent of Fredericksburg's households owned their own home. Homeownership levels during preceding decades were 37.3 percent in 1970, 40.9 percent in 1980, and 50.9 percent in 1990. 2010 U.S. Census data, though, shows only a slight increase in the City's homeownership rate to 38.1 percent. This trend is a welcome change, but additional analysis of homeownership reveals disparities between racial groups. African-American and Hispanic residents, for instance, have approximately half of the home-ownership rates as other groups.

The types of households which occupy housing in Fredericksburg also reveal trends that affect the housing market. Despite the influx of families to Fredericksburg since the 1980s, the percentage of family households in 2000 stood at 48.4 percent, a 7.1 percent decline since the 1990 Census. At the time that the 2010 Consolidated Plan was in development, however, family households climbed back to 49.9 percent of all City households, and according to 2013 Five-Year ACS estimates that percentage has increased to 52.9 percent. Single parent families, on the other hand, had increased to include 18.9 percent of City households in 2000, with single mothers outnumbering single fathers by a ratio of 2:1. The 2013 ACS estimates show a significant decrease in single parent families to 12.3 percent of the total households, with single mothers outnumbering single fathers by a ratio of 8:1 – suggesting a decline in the number of housing units affordable to single parents. Single person households comprised nearly 33 percent of City households in 2000, including approximately 2,185 students living in the dormitories, at the University of Mary Washington and 365 students living in apartments just off the campus. The updated 2013 Census data shows a slight increase to 38 percent single person households.

Population age is also useful demographic information related to housing. The most recent census data shows that Fredericksburg has a growing number of working age adults. The City's median age increased to 30.3 in 2000, up from 28.9 years in 1990 and decreased slightly to 28.8 years in 2013. From 2000 to 2013, the City of Fredericksburg experienced an overall 26 percent population increase. Over the same period:

- The number of children, which began to increase in the 1980's, continued to grow slightly, as the region and the City receive an influx of families seeking jobs and housing.
- The number of young adults (25 to 35) increased by 43 percent from 2000 to 2013, with more electing to remain in or return to the City.
- The 45-64 age group increased by 38 percent over the same period from the in-migration of persons seeking to retire in the Fredericksburg area.
- The only population decrease occurred in residents over 65 years. Planners expect the numbers in this age bracket to remain steady or to increase slightly with a significant portion of the 45-64 age group anticipated to age in place.

The housing vacancy rate can be an important metric to analyze from a community development standpoint. Vacancy rates help to reveal whether the community is experiencing supply and demand equilibrium relating to housing availability. Too high a vacancy rate can mean an over abundance of housing units which can jeopardize the community's housing market value and investment potential; too low and the community's stock of affordable housing may be in question. Currently, the City's vacancy rate is at 10.2 percent, an increase from the 2010 Consolidated Plan figure of 9 percent. Important to note is that the increase is attributed to vacancies in properties for sale. In fact, the percentage of rental vacancies remained steady over the same period.

Finally, long term residents and homeowners provide a continuity that is important to the strength and appeal of City neighborhoods. Interestingly, the amount of time that a long term resident has lived in their home has dropped significantly. According to the 2000 Census, 20.7 percent of City residents had lived in their homes since 1969 or earlier. In contrast, the 2013 ACS data shows that 78.2 percent of householders moved into their current residence during or after 2000.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Fredericksburg is a city of small, well-defined neighborhoods. In the older parts of the City, residential areas reflect the development patterns established when the streets were laid out in a traditional grid pattern, which provides ready access between residential, commercial, medical, educational, and recreational areas. As a consequence, these older neighborhoods are well suited for families with children and elderly persons, as well as low-income and disabled persons who either do not own or are unable to drive an automobile.

During the past several decades, the Fredericksburg area has experienced rapid housing development to meet the needs of a growing population. The predominant type of construction has been townhome and apartment complexes, but recent development has also included large numbers of single family homes. New road patterns, less defined by the traditional grid pattern, reinforce automobile-exclusive accessibility, but the FREDericksburg Regional Transit System and the City's new interconnected trail system have been excellent in linking the various parts of the community. Still, accessibility is a major impact on housing affordability for low-income households that do not always have adequate transportation to reach employment.

In addition to apartments and townhomes that have developed along corridors such as Cowan Boulevard, Fall Hill Avenue, Lafayette Boulevard, and the Jefferson Davis Highway, the University of Mary Washington (UMW) recently prioritized the effort to house its growing student population. In 2015, residential capacity totaled 2,786 beds, 1,826 of which were located on-campus. Another 342 beds are available in an apartment complex on William Street. Additional student apartments were developed as part of a mixed-use development called Eagle Village, where 618 students are housed. This capacity accommodates 70 percent of the undergraduate students enrolled at the Fredericksburg campus. There are slightly more than 1,700 students who commute and many of these find housing in the neighborhoods that surround the University. This demand for rental housing near the campus has strained the nearby neighborhoods with a high demand for available units. UMW has made a significant commitment to expanding university housing in recent years and its continued attention is anticipated to relieve more of the pressure to the surrounding neighborhoods in the coming years.

The City of Fredericksburg has worked diligently to ensure an appropriate mix of multi-family and single-family housing. The breakdown of types of units available in Fredericksburg is shown in the chart below.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	4,350	42%
1-unit, attached structure	1,227	12%
2-4 units	496	5%
5-19 units	2,616	25%
20 or more units	1,603	15%
Mobile Home, boat, RV, van, etc	68	1%
Total	10,360	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	89	2%
1 bedroom	43	1%	1,450	25%
2 bedrooms	604	17%	3,108	54%
3 or more bedrooms	2,972	82%	1,075	19%
Total	3,619	100%	5,722	100%

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

SUBSIDIZED HOUSING

Much of the area's assisted housing inventory is located in Fredericksburg. Such housing is limited, though, and the waiting lists for available housing are quite long. The Central Virginia Housing Coalition has established the following preferences, in order of priority, for their applicants:

1. Living or working in Fredericksburg, Stafford or Spotsylvania
2. Head of household, co-head of household, spouse, or sole resident with a disability
3. Homeless at the time of admission on the waiting list

The specific inventory of assisted housing follows:

Housing Choice Voucher Program

The Central Virginia Housing Coalition (CVHC) currently administers 1,206 rental assistance vouchers through a regional program that includes the City of Fredericksburg and the counties of Spotsylvania, Stafford, and Fauquier. Of these vouchers, 225 are in use in the City of Fredericksburg. There are also 48 vouchers in use by the Rappahannock Area Community Services Board, to assist with the housing needs of their clients with disabilities.

The need for Housing Choice vouchers is tremendous, so none go unused. In addition, the CVHC has a waiting list with 510 people on it. The waiting list is closed, though, as there are no additional vouchers to be had from the administering state agency.

Twenty-six additional vouchers are designated for mentally handicapped/mentally retarded (MH/MR) persons.

Twenty-one additional vouchers are designated for Veterans individuals and families.

Subsidized Housing Developments

Federal low-interest mortgage programs have been used in Fredericksburg to provide 525 housing units that are affordable to low and moderate-income families. Specific multi-family projects are as follows:

Forest Village - Section 236 project. Vacancy rate averages 3 percent. Four handicapped accessible units available.

1 bedroom units	61
2 bedroom units	114
3 bedroom units	16
5 bedroom units	1
Total units	192

Hazel Hill - Section 236 project. Vacancy rate averages less than 1 percent. No handicapped accessible units.

1 bedroom units	24
2 bedroom units	89
3 bedroom units	30
4 bedroom units	4
Total units	147

Heritage Park - Section 236 project. Vacancy rate averages 2 percent. No handicapped accessible units.

2 bedroom units	130
3 bedroom units	72
Total units	202

Mill Park Terrace - Section 202, elderly project. Vacancy rate is 0 percent. Total capacity is 129 one-bedroom units. Twelve units are handicapped accessible.

In addition to actual subsidized units, there are other apartment developments whose funding agreements call for a percentage of their units to be reserved for low and moderate-income households. Typically, the percentage of units thus reserved is 20 or 40 percent of the total units. The income limitation for the households that occupy these units is no more than 60 percent of the area median income.

The Virginia Housing Development Authority reports that since 1974 it has supported twelve Low-Income Housing Tax Credit (LIHTC) projects consisting of 1,627 LIHTC units in the City of Fredericksburg. These units also have similar affordability restrictions as mentioned above. Because Fredericksburg is part of the Washington D.C. Metropolitan Statistical Area, however, the 60 percent threshold is very high for local conditions. Consequently, low-income households do not necessarily occupy these units. A survey of the applicable apartment complexes shows that property managers easily fulfill their 20 or 40 percent obligation for units occupied by households at 60 percent of area median or below. In fact, some complexes have 100 percent of their units occupied by qualifying households. As a consequence, the need for low-income housing remains acute.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

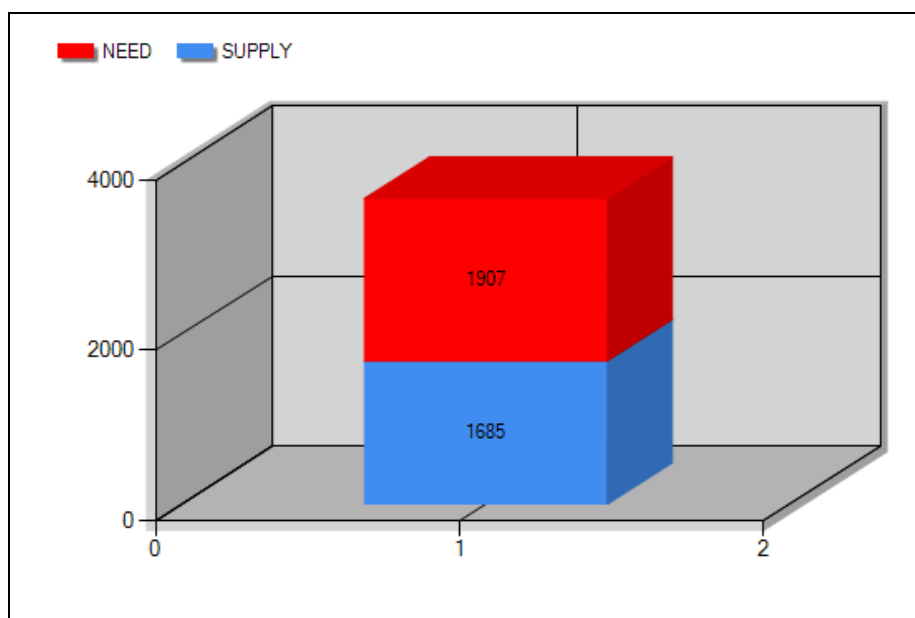
Subsidized housing in Fredericksburg is not in danger of being lost from the available inventory. Instead, Forest Village, Hazel Hill, and Heritage Park have been refinanced and substantially renovated.

Federal Rental Assistance, Fredericksburg city											
1990				2000				2010			
Low-Income Project-Based Units	Extremely-Low Income			Low-Income Project-Based Units	Extremely-Low Income			Low-Income Project-Based Units	Extremely-Low Income		
	Project-Based Units	Vouchers	Total		Project-Based Units	Vouchers	Total		Project-Based Units	Vouchers	Total
74	595	58	653	632	467	253	720	912	566	207	773
Source: Housing Virginia SOURCEBOOK; March 2015.											

Does the availability of housing units meet the needs of the population?

The City of Fredericksburg's affordable housing need currently surpasses its supply. The Federal Rental The Need/Supply of lower-income rental housing table below supplied by Housing Virginia shows that the City has 1,685 lower-income assisted rental units (Housing voucher, LIHTC, subsidized housing, etc.). However, as reported in the Needs Analysis and confirmed in the table below, the vast majority (79.8 percent) of low income renters are cost burdened, paying in excess of 30 percent of the household income on housing.

NEED / SUPPLY of lower-income Rental Housing, Fredericksburg city 79.8% of 2,390 lower-income Renter Households have a 'NEED' (cost burdened)



Sources: U.S. Census, American Community Survey; Virginia Housing Development Authority; and Virginia Tech Center for Housing Research

NEED - Number of lower-income renter households who are cost burdened (pay over 30% of income for housing)

SUPPLY - Number of lower-income assisted rental units.

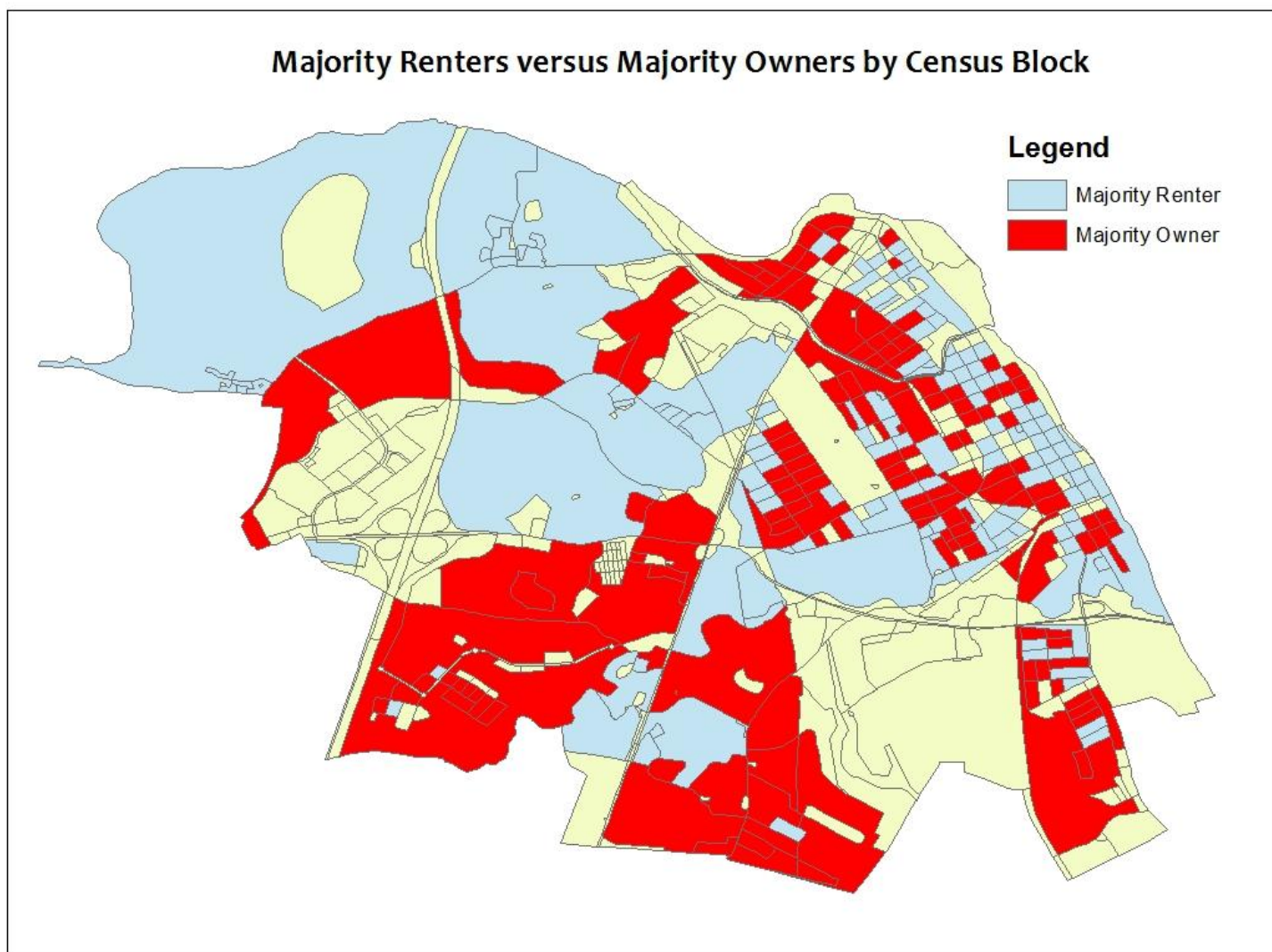
Describe the need for specific types of housing:

The mix of housing types became heavily multi-family by the 2000 Census (59 percent). Shifting policy toward single-family development arrested this trend resulting in a significant increase of single-family housing over the past two decades. According to the 2009-2013 ACS estimates, single-family detached houses are now 42 percent (46 percent multi-family) of the housing stock in Fredericksburg, a level not

seen since 1990. This type of policy can have a disproportionate affect on low and moderate-income households.

Single-family detached, and to a lesser degree attached units, represent the most expensive housing option. As a result, new single-family homes are out of the reach of low and moderate-income households interested in purchasing within the City, and the option for renting single-family units is also limited. As the latest ACS data shows, 86.8 percent of single-family detached residences are owner-occupied. The combination of these variables effectively confines low and moderate income households to multi-family rentals or to properties valued at well below the citywide average, and in many cases, in need of rehab.

Discussion



MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The cost of housing must also be considered when assessing the local housing market. According to the U.S. Census Bureau's American Community Survey, the median price for a house in Fredericksburg has slightly decreased since the 2010 consolidated planning period from \$336,700 to \$333,000. The decrease is a reflection of the inflated housing values exposed during the national housing crisis in 2008. Showing only a slight decrease is evidence that the Washington DC MSA was less affected by the crisis, with homes holding a significant portion of their value relative to other regions around the US. The 2008-2012 ACS data also indicates that median gross rent has risen to \$1,063 per month.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	134,500	333,000	148%
Median Contract Rent	583	900	54%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	794	13.9%
\$500-999	3,200	55.9%
\$1,000-1,499	1,378	24.1%
\$1,500-1,999	321	5.6%
\$2,000 or more	29	0.5%
Total	5,722	100.0%

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	735	No Data
50% HAMFI	3,030	169
80% HAMFI	4,610	433
100% HAMFI	No Data	742
Total	8,375	1,344

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,167	1,230	1,458	1,951	2,451
High HOME Rent	n/a	n/a	n/a	n/a	n/a
Low HOME Rent	n/a	n/a	n/a	n/a	n/a

Table 31 – Monthly Rent

Data Source: 2015 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

At its most basic, housing affordability is a correlation between a jurisdiction's housing values and household income. When these two measures increase at a relatively comparable pace, affordability remains in balance. However, when house values increase at a rate quicker than incomes, affordability comes into question.

According to the National Low Income Housing Coalition's 2014 "Out of Reach" report, in order for a City of Fredericksburg household to afford a two-bedroom apartment at the fair market rate, a minimum wage earner must work 115 hours per week, 52 weeks per year. Or the household must include 2.9 minimum wage earners working 40 hours per week, 52 weeks per year to afford the apartment. Making matters worse is that renters in the City of Fredericksburg would need to work 156 hours per week, 52 weeks per year to afford a 2-bedroom at fair market rates. That is 3.9 full-time jobs needed to afford a two bedroom apartment. These numbers are staggering, and unfortunately, only getting worse.

How is affordability of housing likely to change considering changes to home values and/or rents?

Between 1980 and 1990, local housing values increased 115 percent, from an average of \$48,700 to \$104,900. The 2000 Census showed that the median value of a house in Fredericksburg exceeded \$125,000 and the 2010 Census showed that median price has reached \$333,000 – an increase of 148 percent.

Income levels have not increased at the same rate, however, with the result that many families find it exceedingly difficult to be able to afford a home in their own community. In fact, only 16.6 percent of owner units are considered affordable to low and moderate households.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

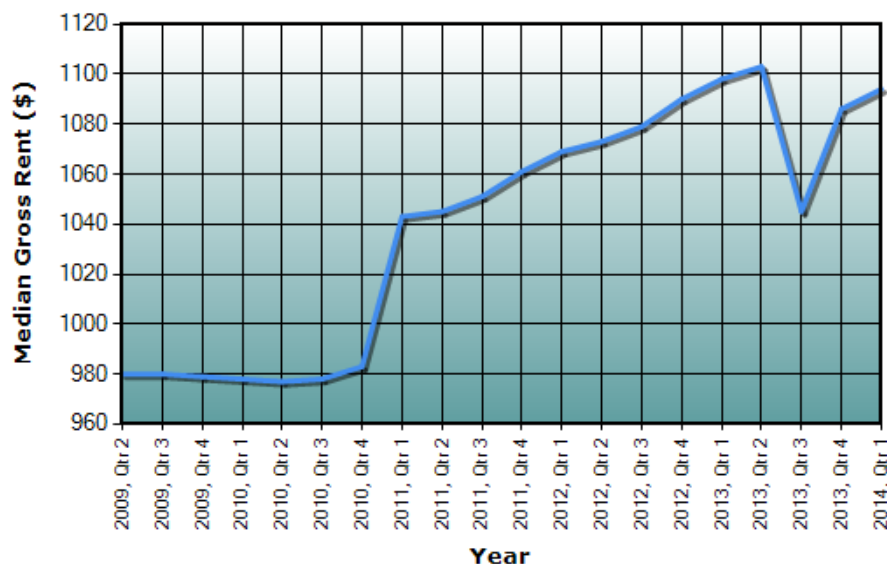
As discussed in Sections NA-40 and NA-45, HUD's FY2015 FMR figures are substantially higher than the gross median rent for the City. The FY2015 FMR for a one-bedroom apartment is \$1,230, which in itself is out of range to many low and moderate households within the City. It should be noted that the City's FMR rates are inflated due to the City's inclusion in the Washington-Arlington MSA. However, the fact remains that the City's Median Gross Rent (\$1,063), while below FMR, is out of reach for many extremely low and low-income households.

Discussion

The tables below use 2008-2012 ACS estimates to compare the City of Fredericksburg against comparable cities around the Commonwealth of Virginia in terms of median home value, gross rent, and median household income. When juxtaposed, the City is in the top third of home values and gross rent, but in the middle to lower third in median household income.

Locality		Median Home Value	Locality	Gross Rent - Median (Dollars)	INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS) - Median household income (dollars)		
Petersburg city		\$120,700	Roanoke city		\$673	Petersburg city	\$35,126
Roanoke city		\$134,300	Staunton city		\$724	Harrisonburg city	\$36,853
Waynesboro city		\$166,800	Christiansburg		\$755	Roanoke city	\$38,265
Salem city		\$170,400	Waynesboro city		\$761	Richmond city	\$39,445
Staunton city		\$171,900	Salem city		\$787	Staunton city	\$42,918
Christiansburg		\$176,100	Petersburg city		\$805	Waynesboro city	\$43,884
Richmond city		\$198,500	Harrisonburg city		\$846	Charlottesville	\$44,535
Harrisonburg city		\$215,400	Richmond city		\$863	Fredericksburg city	\$45,951
Winchester city		\$241,900	Winchester city		\$880	Winchester city	\$45,959
Manassas city		\$247,100	Charlottesville		\$983	Salem city	\$47,776
Charlottesville		\$286,400	Fredericksburg city		\$1,063	Christiansburg	\$50,276
Fredericksburg city		\$323,600	Manassas city		\$1,284	Manassas city	\$70,634
Herndon		\$339,600	Alexandria		\$1,440	Alexandria	\$83,996
Fairfax city		\$465,100	Herndon		\$1,589	Herndon	\$90,661
Alexandria		\$475,900	Fairfax city		\$1,643	Fairfax city	\$98,563
Arlington		\$577,300	Arlington		\$1,678	Arlington	\$102,459

As the table below from Housing Virginia shows, median gross rent in the City of Fredericksburg has been on consistently rising since 2009 from a low of \$980 to a high of \$1,100.



MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

In addition to reviewing the housing market, an examination of the City's housing stock is necessary to fully understand local housing.

Definitions

Exterior condition surveys of City neighborhoods have identified several general areas with a concentration of housing units in need of repair. Conditions requiring attention are defined as those that are detrimental to the household's health and safety, including but not limited to leaking roofs, inadequate electrical service, and inadequate or failing plumbing. The real estate market has often resulted in the renovation of many substandard units, but there are still pockets of substandard dwellings throughout Fredericksburg. The following is a list of detailed definitions that the City follows when determining the condition of an eligible property.

Standard Condition: A dwelling unit in which the roofing, plumbing, and electrical service meet HUD Housing Quality Standards.

Substandard Condition: A housing unit lacking complete kitchen or plumbing facilities.

Substandard Condition, Not Suitable for Rehabilitation: Dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation. By local definition, a unit in such a state of physical deterioration that its roofing, plumbing, and electrical service cannot be brought up to HUD HQS without the cost exceeding the assessed value of the property after rehabilitation - less the assessed value prior to rehabilitation.

Substandard Condition, Suitable for Rehabilitation: Dwelling units that do not meet standard conditions but which are both financially and structurally feasible for rehabilitation. This definition does not include units that require only cosmetic work, correction or minor livability problems or maintenance work. By local definition, a unit where its roofing, plumbing, and electrical service can be brought up to HUD HQS at a cost that does not exceed the assessed value of the property after rehabilitation - less its assessed value prior to rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	938	26%	3,205	56%
With two selected Conditions	22	1%	33	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,659	73%	2,484	43%
Total	3,619	100%	5,722	100%

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	759	21%	597	10%
1980-1999	312	9%	1,535	27%
1950-1979	1,449	40%	2,797	49%
Before 1950	1,099	30%	793	14%
Total	3,619	100%	5,722	100%

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,548	70%	3,590	63%
Housing Units build before 1980 with children present	245	7%	385	7%

Table 34 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	-	-	-
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

The age and condition of the local housing stock has also been a factor in developing CDBG programs. Approximately one-fifth of Fredericksburg's housing units were built prior to 1940. While many of these units are historic dwellings that contribute significantly to the overall charm and attractiveness of the City, the maintenance requirements of older homes can be substantial. In instances where the occupants are unable to perform the appropriate maintenance, housing conditions can deteriorate to substandard levels very quickly and threaten the health and safety of the occupants. In addition, substandard housing units that must be abandoned represent losses from the local affordable housing stock.

The low-income status of many residents precludes housing improvements without public assistance. As analyzed in section NA-10 Housing Needs Assessment, 26 percent of extremely low-income owner-occupied households have a housing cost burden in excess of 30 percent of income. Another 42 percent

of extremely low-income homeowners have a cost burden in excess of 50 percent of income. Low-income owner-occupied households with a cost burden in excess of 30 and 50 percent of income are also high, at 14.6 percent and 21.3 percent respectively. The elderly population stands out as an especially large group in need of assistance.

Because low-income individuals occupy most of the houses in need of repairs, there is very little likelihood of owner-occupants being able to repay much of a rehabilitation loan. As a result, almost the entire rehabilitation cost must be borne by public funds. The obvious consequence is that a large amount of funding will be necessary to carry out a strategy to upgrade substandard housing.

Owner-occupied houses are not the only ones in need of repairs, though. According to the 2011 ACS data there are 5,720 rental units in Fredericksburg. Although many of these units are in well-maintained apartment complexes, this number still represents 61.2 percent of all housing in the City. Furthermore, 1,930 of the rental households (33.7 percent of all renters) are considered extremely low-income (30 percent of area median or below). Of these households, 83 percent have housing problems (overcrowded, physically inadequate, and/or too expensive for the household income). Within this category of renters, a high incidence of Asian and Hispanic households experiences housing problems, with the potential of a language barrier when trying to address such problems.

Clearly, there is a need to address the condition of rental properties, not only to ensure decent living conditions for their occupants, but to also compliment the ongoing neighborhood conservation and home ownership programs. The City's CDBG funds, however, are limited. Frequently, although the rental units are occupied by low-income renters, the properties are income-producing for their owners. As a consequence, the City of Fredericksburg has developed a program to effectively address their condition without having to use limited CDBG resources.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The extent of potential lead based paint hazard has been determined from 2007-2011 ACS data based on the age of the City's housing stock. Potential LBP hazards exist in houses constructed before 1980, after which lead based paint was no longer likely to be available. Of the 9,341 dwelling units in Fredericksburg, 6,138 are pre-1980 stock. As noted above, only about 20 percent of the housing units built between 1960 and 1978 are likely to contain lead, which reduces the potential hazard to 3,696 units, or 37.7 percent of City housing. There are 630 units with a potential lead hazard occupied by young children though, so this matter remains of ongoing concern.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

There is no public housing in the City of Fredericksburg.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	39		9,227	0	9,227	427	0	890
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

N/A

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

N/A

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

N/A

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

N/A

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The FRCoC in its transition to a crisis response system approach to homeless services has taken inventory of the agencies delivering direct services to clients experiencing homelessness. As part of the 10-Year Plan to End Homelessness, these housing agencies are working together in the crisis response system to tailor services to the specific needs of those experiencing homelessness.

A strong regional crisis response system will require cooperation from more than just the direct homeless service providers; the system will hinge upon the organizations providing for employment, healthcare, transportation, and other supportive services for those experiencing a housing crisis. Government entities, political will, the faith community, financial assistance providers, landlords and developers of housing opportunities, and public institutions who discharge persons experiencing homelessness will also play important roles.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	67	15	38	-	-
Households with Only Adults	56	35	-	61	-
Chronically Homeless Households	-	-	-	61	-
Veterans	-	-	-	-	-
Unaccompanied Youth	-	-	-	-	-

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There is an extensive network of supportive services, comprised of nonprofit organizations and local government agencies, that support individuals who are currently homeless or at risk of being so. Included in these are services for special needs populations (elderly, mental illness, substance abuse, etc.); eviction prevention funds (e.g., Central Virginia Housing Coalition); emergency assistance such as food, clothing, and utility help (e.g., Salvation Army); healthcare (e.g., Lloyd F. Moss Free Clinic); job readiness (e.g., Virginia Employment Commission); skills development (e.g., Rappahannock Goodwill Industries); money management (e.g., Quin Rivers); mainstream benefits (Dept. of Social Services) and many others.

When possible, area homeless service providers have tried to make access to these services available directly from their service sites so that people experiencing homelessness can enter these programs more quickly and effectively. The RACSB has found that a number of persons with a serious mental illness who also have a substance abuse diagnosis have difficulty succeeding in traditional services. These persons are either homeless or at risk of becoming homeless. Currently, there is a full-time RACSB employee, based at Micah Ecumenical Ministries, who leads the Project for Assistance in Transition from Homelessness – a grant-funded program designed to reach those individuals who have been reluctant to enter mainstream services. The RACSB and Micah maintain a cooperative agreement to provide outreach and assistance to those identified individuals.

Step Forward, administered by Micah Ministries, works to improve income opportunities for homeless individuals with multiple barriers to employment. The program takes the time to understand these limitations, develops the individual's job skills, connects them to enrichment opportunities that improve their marketability and strives to place them in permanent employment. Once placed, program staff supports both employer and employee for approximately 90 to 180 days to make the hire sustainable. When appropriate, the program also assists with applications for mainstream benefits, such as unemployment, social security and veteran's benefits.

Through grant funding, Empowerhouse and Micah Ministries share a full-time Rappahannock Goodwill Industries Employment Specialist to help people with job search and career development. Homeless services are also structured to complete the enrollment paperwork for Moss Free Clinic, Fredericksburg Christian Health Center and the Community Health Center right from their offices. Social Services, the Veteran's Administration, FAHASS and DMV all offer a regular presence at the Micah Hospitality Center.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Intake and Assessment:

In July 2014, the Central Virginia Housing Coalition (CVHC) began serving as the community's "Central Intake" agency— the singular point of entry that provides intake, assessment, and referral services for people experiencing homelessness. Since July, the Central Virginia Housing Coalition has logged over 2800 individuals/families as being in need of permanent housing. This includes 687 single mothers who were struggling to maintain rent due to unemployment, underemployment, and daycare issues. There have been 669 senior citizens who cannot work due to a mental or physical disability or simply that their set income does not meet the fair-market rent qualification for voucher use.

For those individuals who are not literally homeless but considered “at-risk”, CVHC provides diversion and prevention services to help these households manage their housing crises.

Prevention/Diversion:

Central Virginia Housing Coalition (CVHC) co-locates a diversion case manager and prevention manager, both overseen by a housing locator/Director of Housing to offer a singular entry point for households at-risk of becoming homeless. The diversion case manager is attuned to community resources and case management techniques to assist with remedying housing crises without committing state prevention funding. The prevention case manager on the other hand administers the state funding and manages cases for households that but for the financial assistance would immediately end up literally homeless.

CVHC also has grants available through the Lend-A-Hand program for those needing assistance in preventing eviction or foreclosure. If an individual qualifies and if funds are available, he/she could receive help with rent or mortgage payments. Assistance with a security deposit is also available. Counseling on debt management, budgeting and other areas is provided through the Self Sufficiency Program.

Emergency Shelter (ES):

The Thurman Brisben Center began during the winter of 1987-88 as a coalition of local churches that made space available on a rotating basis to shelter homeless persons. Subsequent years saw this program consolidated and housed at the old Maury School and then in a leased facility on Essex Street. With the City of Fredericksburg’s assistance, the Thurman Brisben Center owns a new facility with a total capacity of 80 beds. Staffing consists of a full-time Executive Director, a Child Services Coordinator, a full time Adult Case Manager, Food Service staff, Development Director, shift coordinators and many volunteers. Thurman Brisben Center is also a non-profit 501(c) (3) organization.

Center services include basic provisions of food and clothing as well as referrals, non-prescription drugs, personal care items, clothes washing and drying, and extensive case management. Beyond the basic services, the Center provides GED, Job Help, Youth Resiliency Groups, Life Skills, Day Care assistance, transportation assistance, sanctioned AA and NA, and budgeting and parenting classes. The Center also has an aftercare program for continued services for up to two years. Their kitchen serves an average of 126 meals per day. The Center partners with all Departments of Social Services in the Planning District, Rappahannock Area Community Services Board and with more than 25 direct service providers to promote comprehensive services to the homeless.

Empowerhouse provides ES for individuals and families fleeing intimate partner violence and is typically at full capacity. Victims of domestic violence and their children typically enter shelter because they are not safe in their own home and have nowhere else to stay. This emergency shelter, in an undisclosed location, is located outside of the City of Fredericksburg (although within a two mile radius). Since 1978, it has provided a place for battered women and their children from the entire Planning District to escape from abusive households. The shelter capacity is 20 beds and the length of stay is limited to two months although residents have experienced longer stays while awaiting permanent housing (Average stay is roughly a month). Staffing consists of full-time and part-time employees as well as part-time night resident managers. The domestic violence shelter must turn people away if full or if an abusive partner knows where the shelter is located. Services for immediate needs include 24-hour crisis counseling and safety planning to anyone who calls, food, clothing, supplies, emergency transportation (if needed to affect a rescue and for critical appointments) and are provided to shelter residents. The intent of this assistance is safety and refuge from threatened and actual violence. Two additional City homes, or four

independent scattered-site units, were opened to provide overflow emergency shelter for families with high barriers that are working to obtain affordable units.

Micah Ecumenical Ministries operates a temperature-based cold weather shelter in Stafford County. These shelter services are available every night from November to March each year. More than 15 groups volunteer each year to alternate shelter oversight duties. It has 37 beds and serves approximately 200 people each year.

Permanent Supportive Housing (PSH):

Micah Ecumenical Ministries is a 501(c)(3) nonprofit organization that is governed by ten downtown Fredericksburg churches, and serves chronically homeless individuals who often have non-medicated mental illnesses, disabilities, criminal backgrounds and other barriers that prevent them from other housing services. Micah currently supports approximately sixty-eight homeless individuals in apartments throughout Fredericksburg and in South Stafford. Supportive services include, move-in assistance, minimal financial and independent living case management.

Rapid Re-Housing (RRH):

The Thurman Brisben Center, Micah Ecumenical Ministries, Hope House, and Empowerhouse provide RRH programs for the region's literally homeless households. During the 2013-2014 program year these agencies re-housed a combined 140 households. Supporting these efforts is the Housing Locator at the Central Virginia Housing Coalition who works as the point of contact between these service agencies and area landlords with available affordable units. These numbers will continue to rise over the plan's lifecycle in accordance with the CoC's transition to a housing first approach to crisis intervention.

Options for Survivors of Domestic Violence:

In addition to its domestic violence shelter, Empowerhouse, a nonprofit accredited domestic violence program, provides free and confidential crisis and core services to victims of intimate partner violence and their children. Empowerhouse also assists in healthcare settings and in the court system to help victims of intimate partner violence return to their own homes safely through protective orders. On average each year Empowerhouse assists 30 households (75 people) to enter their own permanent housing through rental assistance payments. Currently 130 people are assisted in this way. Supportive services include move-in, financial, employment, and case management services and assistance.

Resources for Individuals with HIV/AIDS:

Fredericksburg Area HIV/AIDS Support Services (FAHASS) specifically addresses the needs of persons infected with, and affected by, HIV and AIDS related diseases. Among its many other services, FAHASS implements housing assistance programs that seek to rapidly house homeless HIV positive clients and prevent homelessness for others to ensure greater potential for adherence to medical treatment plans. Other programs include tenant-based rental subsidy programs aimed at providing stable housing for clients with severe disability who may be unable to work or achieve enough income to maintain long-term housing.

Transitional Housing (TH) for Families:

Hope House began operations in 1987 as a church sponsored shelter staffed with volunteers and part-time staff. It is now a non-profit 501(c)(3) provider of transitional shelter to homeless women and their children. Its mission is to provide homeless women and their children residency and the services necessary to transition them into independent living within the community. The shelter capacity is currently 12 moms and 34 children and staffing has grown to include six (6) full-time and six (6) part-time employees.

This staff provides all the services the families need to successfully live independently when they leave Hope House. Hope House operates at capacity approximately 90 percent of the time. As with any shelter there is a high rate of turnover. Still, they must turn away nearly 223 mothers and children annually.

Hope House itself can shelter up to nine families, with full service case management. The Hope House facility also includes a fully licensed day care center for residents as well as low-income families that reside within the Planning District.

Hope House services include a two-year program to help families develop the skills necessary for independent living, although many residents complete the program in less time (average: 18 months). The program includes case management, referrals, assessments, financial management training, and life skills training. Residents are also provided personal care items, school supplies, transportation, and day care services. The shelter staff also coordinates with local agencies to help residents prepare for their G.E.D./secondary education, and to obtain employment skills training, counseling, parenting classes, support groups, food preparation and management skills. This comprehensive education and assistance is designed to prevent these families from becoming homeless again. Currently, the Hope House success rate for graduates is 100 percent.

Empowerhouse's shelter services also provide for transitional needs. Related services include legal advocacy, case management, employment assistance, support groups, healthcare accompaniment, counseling, and providing for the needs of related children.

Day Services:

Micah Ecumenical Ministries, in partnership with area support service non-profits, provides a hospitality day center located in a 4,000 square-foot building on Princess Anne Street in downtown Fredericksburg. The program's success has largely stemmed from its ability to co-locate its basic need services, showers, food, mail service, telephone access and clothing, with a number of community services that connect people to assistance that helps them with sustainability. A mental health caseworker has a full-time office on site. An eligibility worker from the Department of Social Services helps guests with food stamps and Medicaid three days per week. The Veteran's Administration sends a case manager weekly. Fredericksburg HIV/AIDS Support Services does testing once a month. DMV has a monthly presence. And volunteers are trained to assist with connectivity to other community resources. The program had 13,196 visits from 640 different people (average 60 per day), in 2014.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

A number of local organizations and agencies provide supportive housing and services to special needs populations. The Rappahannock Area Agency on Aging (RAAA) serves elderly and frail elderly citizens. The Rappahannock Area Community Services Board (RACSB) serves persons with mental health or mental retardation as well as persons with substance abuse problems. The RACSB also serves persons who suffer from both a mental disability and substance abuse. The disAbility Resource Center (dRC) serves clients with physical disabilities while Fredericksburg Area HIV/AIDS Support Services (FAHASS) serves persons with HIV/AIDS and related diseases. Serenity Home provides living arrangements to persons with alcohol/drug additions who are going through their substance abuse program.

SUPPORTIVE HOUSING

There are many citizens with other special needs who require varying levels of support to maintain households. The following facilities are available in the Fredericksburg area to help meet these needs:

Affordable Accessible Housing - An organization called Housing Opportunities Made Economical, Inc. (H.O.M.E., Inc.) was formed in 1998 as the result of the growing need for affordable accessible housing in Fredericksburg. Their mission is to take the lead in developing and constructing accessible housing for persons with disabilities. H.O.M.E., Inc. now has 44 units under management, 40 of which are in Fredericksburg. The rental units are not subsidized, but are offered at below fair market rates for the Fredericksburg area.

Elderly Care Facilities - Nursing and adult homes are located throughout the Fredericksburg area. All these facilities generally remain full and maintain waiting lists for entry. A total of 897 beds in nursing and adult homes are located in Planning District 16. A total of 70 beds in adult homes are available within the City of Fredericksburg. In addition to elderly care facilities, there are many apartments in Fredericksburg that are reserved for seniors (55 years of age and older). These apartments are at Madonna House (260 units) and Mill Park Terrace (129 units). Additional apartments for elderly persons are available at the Evergreens at Smith Run (130 units).

Group Homes - The RACSB operates ten group homes and two Intermediate Care Facilities in Planning District 16 for persons with intellectual disabilities. Each provides housing for four to six persons each and are staffed on a 24-hour basis. One home is located in the City of Fredericksburg. In addition, private providers have expanded their network throughout Planning District 16, providing more choice of living arrangements for adults with intellectual disabilities. More than 10 private group homes in Planning District 16 are available to individuals with Medicaid Waiver funds. All these homes are licensed by the Department of Behavioral Health and Developmental Services coordinated by Rappahannock Area Community Services Board (RACSB).

Home Maintenance Assistance - The City of Fredericksburg and the Rappahannock Area Agency on Aging (RAAA) have both offered housing rehabilitation programs when funding has been available. The City provides its emergency repair program while RAAA can assist with weatherization assistance for elderly residents. In addition to making repairs that have kept homes safe and sanitary, the City has also been able to adapt houses to accommodate elderly and/or handicapped occupants through the Removal of Architectural Barriers Program. The Central Virginia Housing Coalition provides an indoor plumbing and housing rehabilitation program, but cannot do such work in Fredericksburg because of program limitations.

Housing for Persons Diagnosed with AIDS and Related Diseases - The Fredericksburg Area HIV/AIDS Support Services (FAHASS) specifically addresses the needs of persons infected with, and affected by, HIV and AIDS related diseases. This includes housing assistance programs that seek to rapidly house homeless HIV positive clients and prevent homelessness for others to ensure greater potential for adherence to medical treatment plans. Other programs include tenant-based rental subsidy programs aimed at providing stable housing for clients with severe disability who may be unable to work or achieve enough income to maintain long term housing.

Sponsored Placements – Individuals with intellectual disabilities who need a family level of support may receive sponsored placement services. In this instance, families provide housing, food, transportation and may also assist in teaching independent living skills. Individuals found to be best served in a family setting are matched with compatible foster families.

Supervised Apartments - The RACSB owns or leases apartments and rents them directly to persons with mental illness or intellectual disabilities. Supervision includes a daily contact between staff and individuals, and may include overnight supervision. There are currently five sites with supervised apartments located in the City of Fredericksburg, one in Spotsylvania, and one in Stafford County. Individuals may live by themselves in an apartment or may share the apartment with one or two other individuals receiving services.

Supported Living Program - Participants of this program live in their own housing, with roommates or with their families. They receive individualized services and supports from RACSB staff based on the individual's need. This program serves adults with mental illness and adults with intellectual disabilities. In Fiscal Year 2014, RACSB provided supported living services to 61 individuals.

Substance Abuse Treatment and Transitional Living - Serenity Home provides a program of substance abuse residential treatment for chemically dependent adult males. Capacity is 32 beds - 16 to 18 of which are usually in use for transitional living. Residency is usually limited to 28-90 days. Since 1975, Serenity Home has admitted chemically dependent adults who are also mentally ill or mentally retarded. Since 1987, chemically dependent persons who are HIV positive or who have AIDS have also received substance abuse residential treatment at Serenity Home.

SUPPORTIVE SERVICES

In addition to the housing programs listed above, there are service programs available to help meet the needs of persons with disabilities. These additional programs are as follows:

Department of Rehabilitative Services – This agency offers funding and staff support to teach job skills and to find employment for persons with disabilities.

disAbility Resource Center (dRC) – The dRC assists persons of any age with all types of disabilities. Services include Peer Counseling, Independent Living Skills Training, Advocacy, Information and Referral, Durable Medical Equipment Recycling, Nursing Home Transition Assistance, Consumer Directed Medicaid Waiver Service Facilitation, DD Waiver Case Management, Loan to Own equipment for Deaf or Hard of Hearing, Work Incentive Coordination, Advocacy Group facilitation for youth and adults, removal of architectural barriers in housing occupied by disabled persons, and workshops on a variety of topics important to people with disabilities.

Employment Resources Inc. (ERI) – This organization serves the educational and employment needs of economically and academically disadvantaged persons. They also operate a school for emotionally disabled youth.

Fredericksburg Area Food Bank – The Fredericksburg Area Food Bank has a program to provide a supply of food, once a month, to supplement eligible seniors, age 55 and over, who are living in poverty and unable to take advantage of other available services. During Fiscal Year 2014, the Food Bank provided over 658,133 pounds of food to 3,760 City residents. Of these beneficiaries, 334 recipients were elderly and/or disabled residents of Fredericksburg.

Fredericksburg Area HIV/AIDS Support Services – FAHASS provides access to primary medical care, medical case management, medications assistance, oral health care, mental health counseling and support services such as, prevention education, medical transportation, support groups, housing assistance, emotional support and advocacy.

Kenmore Club – Kenmore Club is a psychosocial rehabilitation program operated by RACSB. The program provides day support, recreation, and prevocational activities for individuals with severe and persistent mental illness. Kenmore Club's goal is to provide citizens living with the effects of mental illness the chance to work and become self-supporting members of the community. Individuals are referred by their RACSB case manager. Members voluntarily participate in work units of their choice that focus on the duties necessary for the daily operation of the Club. The Club also offers educational training and transitional employment. This program served 113 consumers during Fiscal Year 2014.

Rappahannock Adult Activities, Inc. (RAAI) – Rappahannock Adult Activities, Inc., an agency of RACSB, provides day health and rehabilitative services to adults with an intellectual disability. RAAI is a community-based developmental day program that promotes dignity, independence, individualization, inclusion, and productivity. RAAI is a member agency of the Rappahannock United Way. In FY14, 174 individuals were served with 16 individuals from Fredericksburg.

Rappahannock Area Agency on Aging (RAAA) – Established in 1976 under the auspices of the Federal Older Americans Act. As the designated Area Agency on Aging for PD 16, the RAAA offers a wide array of supportive and informational programs for the population 60 years and older, in the City of Fredericksburg and the four surrounding counties. The RAAA provides services to elderly persons who are no longer able to meet certain needs themselves. Such services include home repairs, assistance with homemaking, transportation, meals, insurance counseling, pet and veterinary assistance, and various emergency services.

Rappahannock Area Community Services Board (RACSB) – is committed to improving the quality of life for people residing in Planning District 16 with mental health, intellectual disability, and substance abuse programs and to preventing the occurrence of these conditions. We do this through an integrated community-based system of care that is responsive to individual needs and choices. We respect and promote the dignity, rights, and full participation of individuals and their families. Over 10,000 individuals were served in FY14.

Rappahannock Goodwill Industries (RGI) - RGI exists "To provide to people with barriers to employment particularly those with disabilities - an array of quality vocational and educational services so that they can work most independently." In addition to programs for individuals with significant disabilities such as Supported Employment and Prevocational Services; RGI operates 3 Job Help Centers, employs more than 400 people, and has significant community partnerships. Job Help Centers are free and open to the public. The centers have a wide array of employment resources, including: keyboarding, software

tutorials on Microsoft Word and Excel, internet access to job search, resume writing, cover letter writing, application preparation, interview skills, career planning, area job listings, community resources and referrals to outside agencies. Telephone, fax and newspapers are also available for job related searches.

An Employment Specialist is also onsite to offer one-on-one support and instruction. The primary goal of the program is to teach job search skills for individuals to independently obtain employment. The secondary goal is to assist participants in enhancing their skills in order to advance in employment. In 2014, RGI served roughly 3,900 individuals in Planning District 16 who were disabled or had other barriers to employment.

Snowden at Fredericksburg and Spotsylvania Regional Medical Center - Snowden provides treatment to persons with mental health and chemical dependency problems. Their most intensive care is in-patient psychiatry for adults, adolescents, and children. The next level of care consists of day treatment programs for adolescents and adults. The third level is an intensive out-patient program for adults and adolescents with an alcohol or drug dependency.

Sunshine Lady House – The Mental Health Crisis Stabilization Program at the Sunshine Lady House for Mental Health Wellness and Recovery is a welcoming therapeutic residential program. Adults experiencing acute psychiatric crisis and individuals seeking safe withdrawal from alcohol, opioids, and benzodiazepines are supported and stabilized in the least restrictive environment possible. This integrated program can serve up to 12 individuals at a time for up to 15 consecutive days per episode. The facility serves as a Crisis Intervention Team (CIT) site in partnership with the Fredericksburg Police Department. In FY14, The Sunshine Lady House served 305 individuals.

Virginia Wounded Warrior Program – Rappahannock Area Community Services Board (RACSB) is the fiscal agent for the Virginia Wounded Warrior Program (VWWP) which serves Region One. RACSB employs three peer specialists and the VWWP Coordinator for Region One. The VWWP serves veterans of any era and any branch of service who are Virginia residents. The VWWP also serves family members. The VWWP uses peer specialists, people who are veterans and may have been in combat, to serve the veterans and their families. The primary responsibility of a VWWP peer specialist is to connect veterans and their families with services, assist in navigating the Veteran's Administration system, provide financial support for counseling services when no other source is available, and provide financial assistance that will lead to permanent stability. The peer specialist also provides services to veterans re-entering society from prison or jail.

A Woman's Place - A Woman's Place is a substance abuse program, operated by RACSB, which provides an intensive outpatient program, counseling, and case management services to women.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The RACSB Comprehensive Plan 2012-2018 provides a breakdown of the current and projected needs for various classes of people with special needs. Over the months of March and April 2011, RACSB staff completed 531 surveys detailing the demographics and projected needs of individuals identified as not served or underserved.

Adult Mental Health

Staff completed 181 surveys on adults with serious mental illness who were not served or underserved. Needs identified included housing, employment, housing subsidies, intensive community treatment services, additional physician or individual therapy time, and transportation services. Of the individuals for whom a survey was completed, 85 were receiving some sort of CSB service while 96 were not. The 96 who were not receiving services included people enrolled in PATH (Program to Assist in The Transition from Homelessness).

RACSB staff work in cooperation with Micah Ecumenical Ministries to engage homeless individuals who have been typically unwilling to participate in support services, and their needs were reflected in the survey input.

Child and Adolescent Mental Health

There were 42 completed Child and Adolescent Mental Health survey responses. Of those responses, 21 were identified as currently receiving some sort of RACSB services, while 21 were not. Areas identified as projected service and support requirements were included psychiatric services, respite services for the family, additional school-based services, crisis services, and mentor services.

Intellectual Disability

There were 230 completed Intellectual Disability survey responses. Of those, 65 surveys were completed on behalf of individuals currently enrolled in RACSB services. Top areas identified as projected needs and service requirements were residential services, crisis support services, respite services, and services to support behavioral challenges.

Adult Substance Abuse

There were 38 completed Adult Substance Use survey responses of which 37 were individuals currently enrolled in RACSB Services. Top areas identified as projected service and support requirements were supportive residential services, employment services, and transportation needs.

Child and Adolescent Substance Abuse

There was only one completed Children and Adolescent Substance Abuse survey response, of an individual who was currently receiving RACSB services. The area identified as a projected resource requirement was family counseling. Because of the state criteria of needing to have completed an assessment on an individual prior to including them in this survey, this number has been historically low for RACSB as every effort is made to provide this population with appropriate and immediate services and supports.

People with Disabilities

The latest ACS estimates suggest that 2,273 people in Fredericksburg have disabilities involving hearing, vision, mobility (ambulatory), cognition, self-care, or independent living, (2011-2013 ACS). These disabilities impact people in areas such as hearing, seeing, concentrating, remembering, making decisions, walking, climbing stairs, dressing, bathing, and accessing the community to accomplish life activities such as shopping, running errands, and/or obtaining medical care. Approximately 533 people

in this group, or 23%, live below the Federal poverty limit. Among people with disabilities in Fredericksburg living in poverty, 323 live with mobility impairments (ambulatory limitations) and/or 195 live with independent living limitations. These numbers suggest that 31% and 30% people living with mobility impairments and independent living limitations, respectively, live below the poverty line. Approximately 14% of Fredericksburg residents without disabilities are living below the poverty line, suggesting that people with disabilities in Fredericksburg are disproportionately experiencing poverty.

People Living with HIV/AIDS

Those living with HIV/AIDS tend to have the same supportive housing needs as the rest of the population. Individuals are living longer, healthier lives, so their primary areas of concern become other chronic illnesses (ex. Diabetes, cancer, etc.), low-income, lack of affordable housing, transportation, access to non-HIV care, daily needs (ex. Groceries, household chores, etc.). Of these, the lack of affordable housing continues to be the primary issues. FAHASS is experiencing annual decreases in HOPWA funding, as well as tightening of guidelines for eligibility, making it more difficult to access funds in certain areas.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Snowden at Fredericksburg and Spotsylvania Regional Medical Center provide a continuum of care ranging from inpatient psychiatric care to day treatment services. Both programs provide intensive outpatient services for people with substance use disorders. Spotsylvania Regional Medical Center has eight beds designated for people with mental health disorders and complex medical needs. Snowden of Fredericksburg serves children age thirteen and up.

RACSB provides case management services to people who are discharged from a psychiatric hospital or the Sunshine Lady House for Wellness and Recovery. These appointments are scheduled within 72 hours of discharge with a case manager or a therapist. At this appointment, the person is linked with the psychiatrist. The focus of the assessment is to identify the other needs the person may have such as housing, financial, health, and treatment for the mental health and/or substance use disorder.

Micah Ecumenical Ministries operates an eight-bed group Respite Center in the City of Fredericksburg, to provide housing for homeless people exiting the hospital in need of temporary or terminal care. The group home is staffed around the clock with mental health professionals and a caseworker who is tasked with assisting guests through the Social Security and Medicaid process. Those staying there are assisted with enrollment at the Lloyd F. Moss Free Clinic, prescriptions and follow-up plans, so that they stay healthy and avoid unnecessary repeat hospitalizations. It brings players from the medical community to the table and creates dozens of additional opportunities for volunteers.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In year one of the 2015 Consolidated Plan, the City of Fredericksburg will use its Community Development Block Grant (CDBG) entitlement funding to provide qualifying individuals and families with necessary housing assistance and public services.

Objectives include:

- Owner occupied emergency housing repair for 8 units,
- Removal of architectural barriers for 3 units,
- Emergency grant assistance to prevent eviction and intense financial counseling for 20 LMI individuals,
- Legal assistance and awareness for 200 LMI people,
- HIV/AIDS support services for 10 LMI people, providing food for 200 elderly or disabled LMI individuals,
- Closing costs and/or down payment assistance for 2 LMI families purchasing a home in the City.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Like many of its Northern Virginia neighbors, the City of Fredericksburg recognizes that without realistic avenues for increasing the supply of affordable housing units, much of the new and developing service-oriented workforce within the City will find housing opportunities severely limited. The availability of affordable housing is affected by several factors including the system of housing finance, the tax structure, as well as by the income level of City households. These items have been discussed elsewhere in this document. Public policies, however, also influence affordability and are discussed below.

TAX POLICIES

The City's land use planning clearly reserves adequate areas for residential development, but public attention to maintaining existing homes is also warranted. Tax exemption and abatement programs promote the rehabilitation of existing housing stock and advance the provision of affordable housing for low and moderate-income families.

Elderly and/or Disabled Tax Exemption Program – The City offers an exemption of real estate taxes on property owned and occupied as a sole dwelling place by residents who qualify on the basis of age and/or disability and income. Persons qualifying must be 65 years old or older or be permanently and totally disabled. In addition, they must have an income of no more than \$30,000 per year from all sources.

Tax Relief for Certain Rehabilitation of Residential Structures – The City gives a partial exemption on real estate taxes for qualifying rehabilitated real estate, including single-family or multi-family residential structures. The amount of increase in real estate value caused by rehabilitation will be excused from taxation for seven years on a declining scale. This exemption is limited to structures located within the historic district which are not less than 40 years old, and where the improvements have increased the assessed value by no less than 40 percent.

LAND USE CONTROLS

Local jurisdictions control land use through zoning and subdivision regulations. These regulatory tools have an enormous influence on local development. The City of Fredericksburg comprises 10.45 square miles (6,700 acres). The following chart summarizes the proposed future land use.

According to figures developed by the George Washington Regional Commission, the City will grow to include 13,740 households by 2040. The increase is just under 3,000 additional households from 2015 levels – a 26 percent increase. The following chart shows existing and projected residential development, which will be relatively substantial.

Projected Residential Development

2015 (Existing Units)	2040 (Projected Units)
10,888	13,740

Note: GWRC projected unit estimates for developing the 2040 Long Range Transportation Plan

ZONING

The City zoning and subdivision ordinance contains specific provisions to permit housing development in a variety of configurations. The public purpose thus served is to allow new housing to conform with established neighborhood development patterns as well as to minimize construction on steep slopes or on environmentally sensitive land.

Cluster Residential Subdivisions – This zoning mechanism, found in certain single-family residential zoning districts, is designed to reduce lot size requirements in exchange for common open space within a development. This technique is often employed to preserve more sensitive land areas on a given development site by clustering the actual construction activity on the more readily developed land. The result is reduced development costs associated with water and sewer line construction; with required road, curb, gutter, and sidewalk construction; and with stormwater management facilities.

Densities – The City's residential zoning districts permit housing development at densities ranging from two to sixteen dwelling units per acre. Adequate land areas are planned and zoned to accommodate a variety of housing types. Lot size requirements are reasonable for an urban setting (a minimum of 50 feet wide for single-family detached units in R-8 zones and a minimum of 18 feet wide for single-family attached units in R-16 zones). These requirements are not considered to add unduly to the cost of housing.

Inclusionary Development – Virginia localities are able to accept voluntary proffers from property owners and developers seeking zoning reclassifications of their land. Proffers can be used as a means to install or help fund community facilities and infrastructure that are necessitated, at least in part, by the proposed development. The City has also encouraged proffers with each rezoning application to assist in implementing affordable housing objectives. Specifically, residential developers agree to provide a percentage of the proposed new housing units as affordable housing, to ensure an appropriate mix of housing opportunities results when vacant land is developed.

Infill Development – The City zoning ordinance allows for building on previously recorded subdivision lots, even though these might be generally smaller than the lot sizes currently required in other residential zoning districts. Front and side yard setbacks for new houses to be built in established neighborhoods are based on the average setbacks of houses on adjacent lots, as opposed to meeting conventional front and side yard setback requirements. The emphasis is on compatibility with existing neighborhood patterns, rather than on assembling multiple parcels of land to adhere to the conventional lot size requirements. Smaller lot sizes mean lower housing costs. The requirement for residential off-street parking, which adds an expense to infill construction, can be waived by the Zoning Administrator, to ensure the compatibility of the new construction to its existing neighborhood.

Residential Uses in Commercial Zones – The City's zoning ordinance encourages the renovation and reuse of apartments above downtown shops. Allowable densities range from 8 to 12 units per acre. Residential units above downtown businesses are seen as beneficial to enhancing the downtown area's overall vitality as well as providing needed housing.

BUILDING CODES

The City's subdivision ordinance is intended to promote the health, safety, and general welfare of the public. Its design standards relate to streets, blocks, lots, utility easement requirements, storm drainage systems, water supply, and sewage collection. Most of these standards are consistent with State requirements and cannot be modified at the local level. There are other requirements that the City

imposes, however, because of its urban setting. These additional City requirements include pedestrian access, street lights, public utility connections, and enhanced street construction (thicker asphalt as well as curb and gutter). All of these items are considered important to neighborhood development and have long term effects beyond their initial cost. Pedestrian access, for example, in the form of sidewalks and/or trails can provide a critical transportation link, especially when they are tied in with the City's overall pathways plan to connect all parts of the City with safe, non-motorized access. This provision is especially important to persons who do not own or are unable to operate a motor vehicle.

The increased street construction standards have also been incorporated based on previous City experience. The Virginia Department of Transportation will allow a minimum of 2 inches of asphalt on new roads in residential areas. The City standard of 3.5 inches is initially more expensive, but does not deteriorate as rapidly as two inch asphalt, thus helping to maintain a neighborhood's infrastructure in better repair.

Fredericksburg does not have any building code requirements of its own. The City enforces the Virginia Uniform Statewide Building Code, the National Electric Code, International Code Council, and the International Property Maintenance Code.

FEES AND CHARGES

Pricing municipal services associated with residential development includes fees for sewer and water line extensions and hookups as well as construction permits.

Currently in the City, construction of a typical single-family residence (approximately 3,000 square feet) will cost approximately \$1,250 in building permit fees and between \$7,550 and \$9,450 in water and sewer availability and connection fees. These costs are comparable to fees charged in the surrounding jurisdictions. Smaller, more affordable houses will have lower permit fees but the variation in water and sewer availability fees is only related to whether such services are currently available to a building site or whether the building site is located where utilities must be installed.

GROWTH LIMITATIONS

Limitations on development within the City fall into two categories - natural resource protection and cultural resource protection. Natural resource regulations are related to wetlands protection, the Chesapeake Bay Program, and floodplain restrictions. Cultural resource regulations are related to historic preservation within the City's Historic District. In both instances, compliance with applicable statutes has cost benefits which outweigh related cost burdens.

Chesapeake Bay Preservation Areas - In accordance with the State of Virginia's Chesapeake Bay Preservation Act, certain areas of the City have been designated as Chesapeake Bay Preservation Areas. The City implements the provisions of the Act through its own local ordinances as well as in coordination with the Chesapeake Bay Local Assistance Department, the State agency authorized to carry out the Chesapeake Bay Act regulations. This Act is also mandated and cannot be significantly modified at the local level.

Floodplain Overlay District – The boundaries of this district are based on the areas that would be inundated by a 100-year base flood, as determined by the U.S. Army Corps of Engineers. Development in this district entails restrictions to maintain community safety during floods; to protect against loss of life, health, and property; and to preserve and protect floodplains. Appropriate construction practices are required by applicable building codes, to minimize flood damage. The City must also issue a special

use permit for all uses within the overlay district. The above restrictions do not preclude development, but do impose additional costs. The floodplain is designated by a federal agency and construction requirements are contained in existing building codes. Neither can be altered locally.

Historic Preservation – A forty block section of Fredericksburg is a designated National Register Historic District, which recognizes the historic, architectural, and cultural significance of this part of the City. A zoning overlay protects its unique resources. Other resources have received local designation. Construction of new buildings and exterior alterations to existing buildings must be reviewed and approved by an architectural review board.

Because housing rehabilitation is consistent with historic preservation (repair of existing buildings), there has been only a minimal added expense to meet applicable regulatory requirements. The benefits, on the other hand, have been maintenance of housing occupied by stable, long-term residents and the preservation of community character. Both elements are part of the City's overall neighborhood conservation strategy.

Wetlands – Wetlands are transitional lands between terrestrial and aquatic ecosystems. The City, in accordance with State law, has a wetlands zoning ordinance which regulates land use and development within wetlands. The Wetlands Act mandates this regulation and cannot be significantly modified at the local level.

POLICIES THAT AFFECT RETURN ON RESIDENTIAL INVESTMENT

Affordable Housing Policy – The City's Affordable Housing Policy seeks to ensure development of an adequate mix of housing types. One technique is to accept developer proffers to provide a percentage of their overall housing units as affordable houses. The positive impact is to obtain additional affordable units during land development. The negative impact is that it potentially reduces the overall return on the developer's investment. The impact on the cost of the other units in the development, however, is usually negligible. The other specified technique is to provide eligible homebuyers with public assistance for closing costs, partial down payments, and/or mortgage rate buy downs. The positive impact is greater homeownership opportunities. There is no apparent negative impact.

Neighborhood Conservation Policy – In 1992, when the City joined the Potomac Rappahannock Transportation Commission (PRTC), in order to bring commuter rail service to Fredericksburg, it did so only after committing itself to preserving the various residential communities around its downtown railroad station. The intent was to aggressively avoid displacement of neighborhood residents. This neighborhood conservation policy had its basis in previous and ongoing housing rehabilitation programs, but grew to become a more comprehensive effort that included zoning, parking, capital improvements, law enforcement, continued housing rehabilitation, as well as housing development. The impact on the provision of affordable housing is positive because an emphasis on the entire neighborhood has attracted residents and investors to previously neglected neighborhoods.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section highlights the economic health of the City of Fredericksburg, as well as, the measures by which the City intends to align the workforce to meet the needs of the business community.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	39	38	0	0	0
Arts, Entertainment, Accommodations	1,335	3,922	14	19	5
Construction	502	408	5	2	-3
Education and Health Care Services	1,547	6,280	16	31	14
Finance, Insurance, and Real Estate	625	840	7	4	-3
Information	271	523	3	3	0
Manufacturing	329	412	4	2	-1
Other Services	403	728	4	4	-1
Professional, Scientific, Management Services	1,290	1,818	14	9	-5
Public Administration	0	0	0	0	0
Retail Trade	1,657	4,181	18	21	3
Transportation and Warehousing	303	159	3	1	-2
Wholesale Trade	442	412	5	2	-3
Total	8,743	19,721	--	--	--

Table 39 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	11,943
Civilian Employed Population 16 years and over	10,782
Unemployment Rate	9.72
Unemployment Rate for Ages 16-24	19.22
Unemployment Rate for Ages 25-65	6.23

Table 40 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	2,798
Farming, fisheries and forestry occupations	484
Service	1,266
Sales and office	2,323
Construction, extraction, maintenance and repair	768
Production, transportation and material moving	466

Table 41 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	6,998	67%
30-59 Minutes	1,964	19%
60 or More Minutes	1,459	14%
Total	10,421	100%

Table 42 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	457	73	409
High school graduate (includes equivalency)	2,520	281	730
Some college or Associate's degree	2,317	232	442

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	3,084	119	546

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	20	33	11	118	306
9th to 12th grade, no diploma	299	292	187	298	299
High school graduate, GED, or alternative	1,008	1,100	998	1,459	697
Some college, no degree	3,581	648	621	1,086	510
Associate's degree	107	229	234	232	70
Bachelor's degree	387	799	425	964	326
Graduate or professional degree	75	330	481	763	277

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,792
High school graduate (includes equivalency)	27,115
Some college or Associate's degree	32,137
Bachelor's degree	52,952
Graduate or professional degree	65,718

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The top three employment sectors in the City are Management, business and financial; sales and office; and service. Office and retail uses are the major economic drivers in the City. Other industries contributing to the economic base are healthcare through the Mary Washington Healthcare System, higher education at the University of Mary Washington, and a small but thriving cluster of light and general industrial to the southeast of the jurisdiction.

Describe the workforce and infrastructure needs of the business community:

The City of Fredericksburg's economy is focused largely on healthcare, education, logistics, government contracting, retail and tourism. The business community needs a diverse workforce that can fill the demands of these and other economic sectors. A significant portion of Fredericksburg's workforce commutes, and the city also relies on visitor spending, so adequate transportation infrastructure is important. The University of Mary Washington and Germanna Community College are able to meet most of the workforce training needs of the local business community.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The local healthcare industry is expected to grow as the population continues to age, and a large number of nurses and other caregivers will be required. The University of Mary Washington and Germanna Community College recently partnered on a program in which students can get certified as nurses while obtaining their bachelor's degrees. As mixed-use developments proliferate downtown, the city's infrastructure may need to be upgraded periodically. These projects will also attract new businesses, mostly service-related, that will require an available labor pool. If Celebrate Virginia South is able to attract tourism-focused projects, the city will need to ensure its infrastructure is sufficient to address this growth, and employees will need to be trained.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

They generally match up well. There are still a significant number of construction workers looking for jobs in the wake of the housing bust, which hit Fredericksburg hard. There are also a significant number of highly skilled professionals who live in Fredericksburg and commute to Northern Virginia; this workforce could find jobs closer to home if well-paying businesses can be recruited to the city.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Germanna Community College, vocational-based high school programs, the Fredericksburg Regional Chamber of College, FredXchange and the University of Mary Washington's Small Business Development Center all offer workforce training. Each entity is eager to provide additional training that is custom-tailored to the needs of the business community.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

An in-depth economic development analysis and master plan is in the works in 2015.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City's Department of Economic Development and Tourism will put out a Request for Proposals later in 2015 for a firm to help with the economic development master plan. The department works closely with the Fredericksburg Regional Alliance and George Washington Regional Commission on regional plans concerning transportation, economic development, broadband connectivity and more.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As reported in the Needs Assessment, housing cost burden is pervasive throughout the City's low and moderate-income households. Less pervasive are the presence of cost burdened households with additional housing problems. There are limited cases of multiple housing problems throughout the City, with very little concentration.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this Plan, minority concentration is defined as those census tract blocks where at least 51 percent of the residents are classified as minority citizens

The areas of minority concentration are in the Central Park Townhome development and Heritage Park complex off Fall Hill Avenue, the upper Charles Street neighborhood in the vicinity of the Community Center, the Amelia Street/Liberty Town area, the lower Charles Street/Hazel Hill area, and in the Mayfield/Airport Subdivision/Canterbury Subdivision area. There are also smaller concentrations of minority residents in the Spotswood Street/Lafayette Boulevard area and the Wolfe Street neighborhood.

For the purposes of this Plan, low and moderate-income concentration is defined as those census tract blocks where at least 51 percent of the residents qualify as low and moderate-income persons, as defined by HUD.

The areas of low and moderate-income concentration are closely aligned with the areas of minority concentration. Central Park Townhomes and Heritage Park are certainly low and moderate-income areas that have a corresponding concentration of minority residents, but Forest Village also appears as an area of low and moderate-income concentration. Mill Park Terrace is shown as an area of low and moderate-income concentration but also without a minority concentration in excess of 51 percent. The other areas of concentration are upper Charles Street, Amelia Street/Liberty Town, and lower Charles Street/Hazel Hill.

What are the characteristics of the market in these areas/neighborhoods?

The market characteristics of the areas with predominantly low and moderate-income minority households vary. In the Mayfield/Airport/Canterbury subdivision there is a high degree of low and moderate-income homeownership, many of which are elderly and on a fixed income. The majority of the housing stock in these neighborhoods is pre-1960s single-family detached, much of which is in need of rehabilitation. Single-family homes on the market in this area are moderately priced, and offer the best purchase potential for interested low and moderate-income buyers.

Characteristics in the Central Park Townhome and Heritage Park complexes are predominately renter-occupied, multi-family units. Just as is the case in the Mayfield/Airport/Canterbury area, many units are in need of rehabilitation. Unfortunately, the multi-family, rental status of the units precludes them from Emergency Home Repair program eligibility. Staff works closely with the City's building code

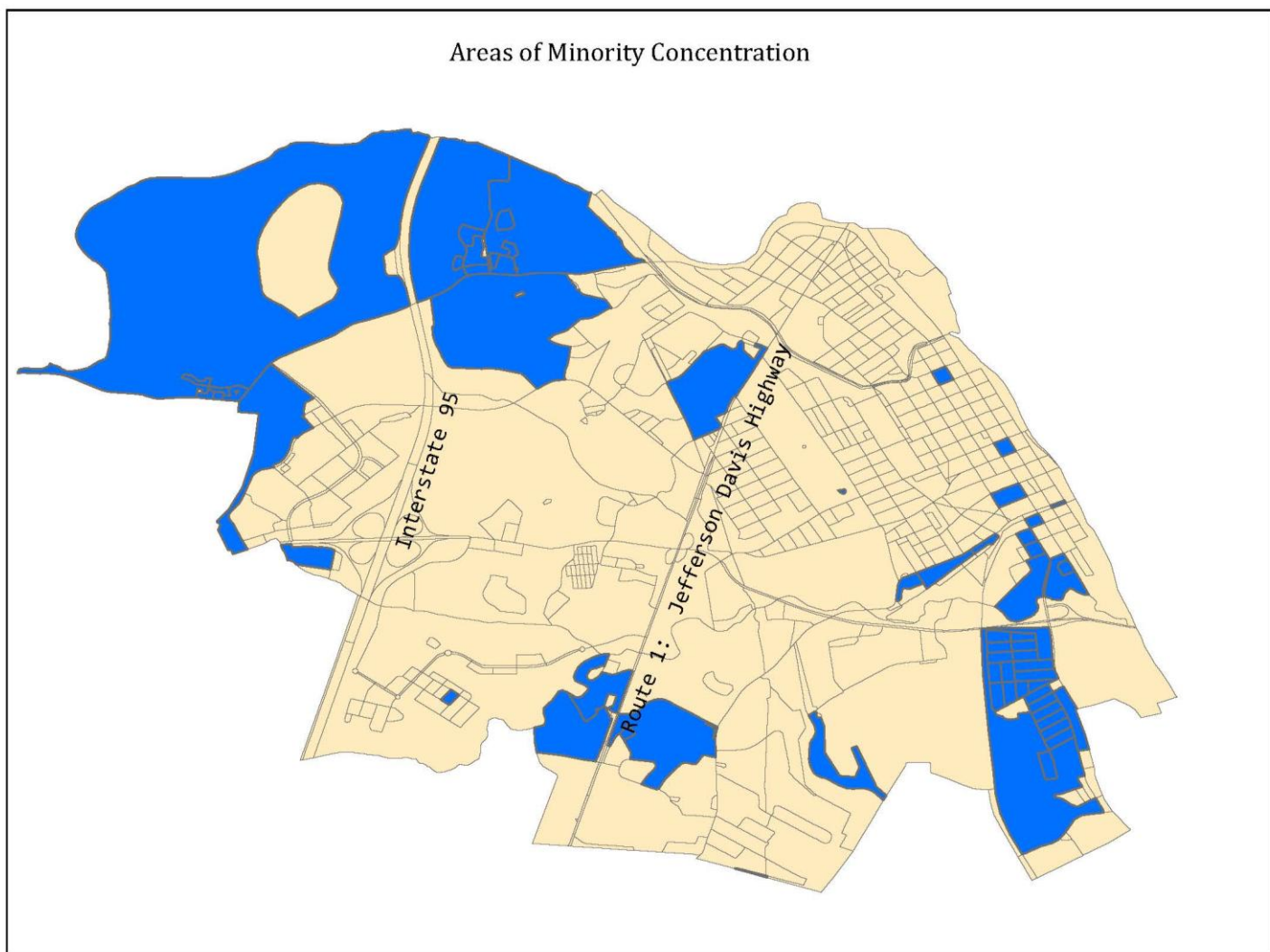
enforcement, Rappahannock Legal Services, and the Department of Social Services to maintain owner accountability to their low and moderate-income tenants.

Are there any community assets in these areas/neighborhoods?

These neighborhoods boast strong community assets. The Dorothy Hart and the Larry D. Silver Community Centers offer engagement opportunities for the households in the upper Charles and Mayfield neighborhoods, respectively. In the Central Park Townhome/Heritage Park area, the Bragg Hill Family Life Center provides a community development anchor for families.

Are there other strategic opportunities in any of these areas?

In-fill residential development offers the best housing opportunity for these neighborhoods going forward. Given the pricey housing market and limited developable land, small scale, in-fill developments are the most feasible option for affordable housing development. With the addition of site-by-site investment in the current housing stock, this strategy will provide the most financially feasible option for the advancement of affordable housing in the City.



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Fredericksburg's Consolidated Plan has been developed to be consistent with the community's vision for its future. The City's land use Comprehensive Plan, for instance, calls for an adequate range of available housing, to provide for a healthy local economy and to address social needs. The City has also emphasized neighborhood conservation, in its Comprehensive Plan, to promote community stability. As a consequence, provisions to develop homeownership opportunities, to aggressively maintain existing housing stock, and to engage in other community development activities are fully compatible with Fredericksburg's adopted goals and objectives.

The following general strategies are based on an analysis of both the existing housing inventory and needs assessment:

- Maintain the supply of affordable housing through rehabilitation of existing owner-occupied housing.
- Minimize the declining percentage of City homeowners and reduce the homeowner vacancy rate by continuing to provide homeownership opportunities.
- Ensure residential rental properties are properly maintained in a condition that is safe and sanitary.
- Provide for increased accessibility to housing by persons with physical disabilities.
- Address the unmet supportive housing needs of persons with special needs.
- Partner with the Fredericksburg Regional CoC to implement a coordinated housing crisis response system based on housing first principles to make stints individual and family homelessness rare, brief, and nonrecurring.
- Reduce lead-based paint hazards.
- Address the institutional structure through which housing and services are provided, to ensure maximum efficiency and service to citizens.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

The strategies contained in this Consolidated Plan will be pursued throughout the City, wherever qualifying persons are located.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Housing Rehabilitation
	Description	The City's affordable housing stock is aging and experiencing electrical, roofing, and plumbing issues that, if left untreated, can result in blight and the adverse affects that go along with.
	Basis for Relative Priority	The Needs Assessment and Housing Market Analysis show that the City is in need of affordable housing options. Housing rehab for homeowner occupied residences ensures that the City maintains its current stock of affordable housing, while assisting low and moderate income households to maintain the condition of their aging homes.
2	Priority Need Name	Lack of Affordable, Accessible Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Citywide
	Associated Goals	Remove Architectural Barriers to Housing
	Description	The City lacks affordable housing options for LMI persons with physical disabilities. Roughly eight percent of the City's annual allocation will be devoted to maximizing independence and self-sufficiency through accessibility modifications to City residences. Going forward the City will need to explore how to measure all modifications against ADA accessibility standards.
	Basis for Relative Priority	The vast majority of City residents with cognitive, ambulatory, and independent living limitations are of Low and Moderate Income, according to the Housing Needs Assessment.
3	Priority Need Name	Homelessness Prevention
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Other

	Geographic Areas Affected	Citywide
	Associated Goals	Prevent Foreclosure/Eviction
	Description	Low and Moderate Income Households living burdened by housing costs are more susceptible to experiencing significant housing crises, many of which result in homelessness if not addressed in a timely fashion. The City needs an avenue for addressing such housing crises.
	Basis for Relative Priority	The Housing Needs Assessment shows that roughly 77 percent of extremely low-income and very low-income renter households are experiencing housing cost burden. These populations are most vulnerable to life's unexpected occurrences. The availability of emergency financial assistance can often make the difference in a household's efforts to sustain permanent housing.
4	Priority Need Name	LMI Homeownership Opportunity
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Increase Homeownership
	Description	The City needs increased homeownership opportunities for LMI households. In order to minimize declining homeownership, especially among LMI households, and to reduce the homeowner vacancy rate, the City would benefit from a focus on homeowner initiatives.
	Basis for Relative Priority	The City's homeownership rate is only 38.1 percent. A number of factors contribute to this, but in many cases, homes are simply unaffordable and homeownership is not a viable option for much of the City's population. Contributing to affordability issues are tighter lending practices resulting from the great recession.

5	Priority Need Name	Rental Assistance for LMI Households
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	n/a
	Description	Coupled with its efforts to increase homeownership among the LMI population, the City needs an avenue for increasing financial assistance to support LMI households interested in renting within the City.
	Basis for Relative Priority	Data and analysis provided by the Central Virginia Housing Coalition in the Housing Market Analysis section shows a significant waiting list for Housing Choice Vouchers and data from the Virginia Housing Sourcebook shows that the amount of federal rental assistance has remained steady since 1990. Over the same period, the City's extremely low-income renter household population has increased from 639 to 1,930 - a 202 percent increase. The need is self-evident. However, given the limited annual allocation and limited capacity to administer more time intensive rental assistance programming, the City cannot contribute CDBG funding to this priority. Other options, such as Tenant-Based Rental Assistance, may be available and will be explored by City staff going forward.
6	Priority Need Name	Non-Housing Support Services
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Provide Food for Elderly/Disabled Housing and Support Services - HIV/AIDS Legal Services and Fair Housing Advocacy
	Description	The City needs an avenue for supporting cost-burdened LMI households with associated needs, which if gone unaddressed, can result in housing crisis.
	Basis for Relative Priority	Data and analysis in the Housing Needs Assessment shows that many LMI households live beyond their means in order to sustain permanent housing. As a result, these households are left without the financial safety net to respond to life's unforeseen occurrences. In order to prevent these from ending in loss of permanent housing, these households need support systems to assist at the point of crisis.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City does not intend to fund TBRA programs
TBRA for Non-Homeless Special Needs	The City does not intend to fund TBRA for Non-Homeless Special Needs programs
New Unit Production	The City does not intend to fund any new unit production
Rehabilitation	Given the advanced age of many of the owner occupied low and moderate income housing, the City intends to allocate roughly 70% of its annual CDBG entitlement to completing emergency plumbing, electrical, and roofing repairs to preserve this important source of affordable housing
Acquisition, including preservation	The City intends to fund a Direct Homeownership Assistance program that allows low and moderate income buyers to take advantage of down payment and/or closing cost assistance to purchase within the City

Table 46 – Influence of Market Conditions

An aggressive affordable housing strategy has helped to address the ratio of owner-occupied units, while helping to provide housing that is affordable to low and moderate-income families. The City will continue to promote homeownership through direct assistance. This subsidy will be in the form of down payment assistance or payment of specific closing costs. A mortgage lender will still be needed to provide conventional mortgage financing. This program will enhance existing neighborhoods by filling in vacant lots when new houses are constructed, stabilize the community with long-term residents, and increase the affordable housing stock. Furthermore, this activity will relieve some pressure on the rental market. The targeted categories of renters, in Table 2A, are those households which can reasonably be expected to qualify for a mortgage, with CDBG assistance.

Fredericksburg has a comprehensive policy of neighborhood conservation that recognizes the interrelationship of both human and physical resources in developing strong, livable communities. Established neighborhoods benefit from a strong base of homeowners and existing housing needs to be maintained, to ensure continued safety and habitability.

The City will also continue to provide an ongoing Emergency Home Repair Program to rehabilitate low-income, owner-occupied units. The bulk of this activity will occur in predominantly low-income minority neighborhoods; because that is where the identified need is greatest, but qualifying households city-wide will be eligible to participate. The City will also modify houses to meet handicapped occupant needs as well as adapt houses to ensure continued independent living for elderly and frail elderly persons.

The strategy analysis indicates that a large number of elderly households have a housing cost burden in excess of 30 percent of income. The City's Emergency Home Repair Program will help to meet the needs of this segment of the population. The City will also coordinate with other agencies to maximize the

impact of any other housing rehabilitation opportunities. The targeted categories of owners, in Table 2A, are those households most in need of CDBG assistance.

The City will also continue to enforce the Building Maintenance Code, consistent with the Code of Virginia, to help ensure that affordable rental housing will still be maintained in a safe and sanitary condition, as much as possible.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The funding reasonably expected to be available to address affordable housing is a combination of public and private funding. The public contribution will include CDBG funds in the amount of approximately \$150,000 per year, for an approximate total of \$750,000, over a five year period. This figure is contingent, however, on Federal appropriations and CDBG formula allocations.

Funded activities will address the following statutory requirements that are part of HUD's mandate to develop viable urban communities:

- Provide decent housing
 - Retain affordable housing stock
 - Income availability of permanent housing
- Provide a suitable living environment
 - Improve safety and livability of neighborhoods
 - Reduce isolation of income groups through neighborhood Revitalization
- Expand economic opportunities
 - Mortgage Financing
 - Enhance empowerment and self sufficiency

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition; Admin and Planning, Housing Rehab and Modification; Public Services	157,791	0	0	0	612,941	The expected annual allocation for year one is based on the average annual allocation from the preceding four years. Expected amount for remainder of the plan assumes allocations and program income will follow a similar trend for the remaining years

Table 47 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Community Development Block Grant (CDBG)

The CDBG program is targeted toward the development of viable urban communities. Its primary beneficiaries are low- and moderate-income persons/households. The City receives grant money directly from HUD, according to a statutory formula that measures the needs of the community.

Eligible activity types are numerous and include neighborhood revitalization, economic development, provision of improved community facilities, prevention and elimination of slums, and other activities assisting low- and moderate-income families. There are no matching requirements for CDBG funding. However, the City of Fredericksburg will support its CDBG-funded priorities by funding roughly forty percent of the Community Development Planner position salary and benefits through its general fund.

Continuum of Care Funding

In January 2015, HUD announced that the Fredericksburg Regional Continuum of Care will receive \$162,361 in 2014 Continuum of Care Program Competition funding.

The George Washington Regional Commission received a one-year renewal award in the amount of \$55,125 for continued administration of the local Homeless Management Information System (HMIS). The HMIS is a data collection software program designed to capture information over time on the characteristics of persons experiencing homelessness. This information will enhance coordination among agencies to more effectively provide services to clients who are homeless or at-risk of homelessness including, housing placement, medical treatment, and access to a network of other funding and resources.

GWRC also received a \$3,125 planning grant to offset administrative expenses associated with its initial year as lead agency for the Fredericksburg Regional Continuum of Care.

Loisann's Hope House received a one-year renewal award in the amount of \$40,000 to continue supportive services at its two-year transitional housing facility for women and children. Services will include licensed child care, job placement, life-skills training, and on-site case management.

Micah Ecumenical Ministries received a one-year renewal award in the amount of \$64,111 to provide permanent housing assistance for chronically homeless persons. Scattered-site rental subsidies will house persons who have been continuously struggling with homelessness for a year or more or who have had at least four episodes of homelessness in the past three years (HUD's definition of chronically homeless).

All agencies will leverage other resources to ensure that the newly housed clients will have stability in their residence and work toward financial independence over the subsidy period and beyond. Each agency is required to individually meet the CoC program competition's 25% match requirement.

The City of Fredericksburg receives no Continuum of Care funding.

NON-FEDERAL RESOURCES – STATE

Virginia Homeless Solutions Program

In July 2014, the Virginia Department of Housing and Community Development awarded the FRCoC \$997,215 in Virginia Homeless Solutions Program (VHSP) funding.

Central Virginia Housing Coalition received \$317,841 to administer homelessness diversion and prevention programming. A portion of this funding provides direct financial assistance to households that are imminently at-risk for becoming homeless. The other portion supports salary and benefits for a diversion case manager, prevention case manager, and housing locator position – all three of which are now housed at the Central Virginia Housing Coalition. In 2014, Quin Rivers agreed to transfer prevention responsibilities to CVHC to centralize the region’s diversion and prevention efforts under one agency.

Empowerhouse received \$159,570 to funding to cover shelter operations at its congregate and scattered site shelters throughout Fredericksburg and the region at large. The final portion of the funding went to providing Rapid Rehousing and associated case management services for domestic abuse survivors and their families.

FAHASS received 101,959 in HOPWA funding to provide housing and supportive services for City residents with HIV/AIDS.

GWRC received \$25,000 to offset salary and benefit costs associated with a new, full-time CoC Coordinator to take over lead agency duties from the City of Fredericksburg.

Micah Ecumenical Ministries received \$182,914 to fund its permanent supportive housing for chronic homeless, provide for rapid re-housing and associated case management costs, and fund the cold weather shelter.

Rappahannock Refuge/Loisann’s Hope House received \$88,259 to support its transitional housing operation, and to provide rapid re-housing.

Thurman Brisben Center received \$122,672 to accommodate its emergency shelter operations, and to provide rapid re-housing.

The City of Fredericksburg does not anticipate receiving any VHSP funding

NON-FEDERAL RESOURCES - LOCAL

Tax Relief for Certain Rehabilitated Structures

The City of Fredericksburg grants partial real estate tax exemptions for rehabilitated real estate that meets tax exemption criteria. Both single-family and multi-family dwelling units can potentially qualify for the program. If a dwelling unit qualifies for tax exemption, the increase in real estate value resulting from rehabilitation will be excused from taxation for seven years on a declining scale.

Tax Exemption Program for Elderly and/or Disabled

The City also provides real estate tax exemptions for the elderly and/or disabled persons who meet certain income criteria. Depending upon the combined income of the program participant and spouse or other relatives residing with that person, a certain percentage of real estate taxes can be exempted from payment. Program participants, however, are required to own and occupy the property as their sole dwelling place.

PRIVATE RESOURCES - FOR-PROFIT

Fredericksburg Area Builders Association (FABA)

The Fredericksburg Area Builders Association (FABA) provides homeownership opportunities for local families and assists in raising funds to help the working homeless to find permanent shelter.

PRIVATE RESOURCES - NON-PROFIT

Lend-A-Hand Program / Intense Financial Counseling

The Lend-A-Hand Program provides assistance to qualifying families threatened with eviction or foreclosure while Intense Financial Counseling helps low-income residents to maintain financial independence. These funds are raised locally by the Central Virginia Housing Coalition, with the assistance of the Fredericksburg Area Association of Realtors, the Fredericksburg Area Builders Association and local churches. Both programs are administered by the Central Virginia Housing Coalition and include budget counseling.

Central Virginia Housing Coalition Homebuyer Programs

The Central Virginia Housing Coalition (CVHC) has four homebuyer programs. The first is the SPARC (Sponsoring Partnerships and Revitalizing Communities) Program to build or rehabilitate housing for low-income families. The second program is a partnership with local builders called Helping Hand for Homebuyers. This program helps provide closing costs to low- and moderate-income first time homebuyers. The third program is a partnership with VHDA to administer Single Family Regional Loan Funds to provide low interest mortgage financing for low income homebuyers. The fourth is the Neighborhood Stabilization Program that enables CVHC to purchase foreclosed homes, make needed repairs, and resell to eligible low- to moderate-income homebuyers. The Coalition also provides housing credit and budget counseling as a related component of these programs.

Habitat for Humanity

The Greater Fredericksburg Habitat for Humanity affiliate established itself in 1995 to work in partnership with businesses, governments, and citizens to build lives as well as houses. Habitat volunteers assist selected needy persons to construct their first homes. This organization emphasizes community and homeowner participation. In 2015, Habitat for Humanity will continue its 2020 Vision campaign to have 20 homes under construction by 2020. City staff will continue to work with the agency to assist City residents who cannot be served through the Emergency Home Repair Program.

Rebuilding Together (formerly known as Christmas in April)

Rebuilding Together is a volunteer program that brings together a variety of resources within a community to repair and rehabilitate homes for low income, elderly, and disabled homeowners. This program obtains donations of skilled and unskilled labor as well as materials to renovate homes region-

wide during a workday in April. This is a nation-wide program and the Fredericksburg area activities have always been a positive contribution to this community. City staff will work with the agency to assist City residents who cannot be served through the Emergency Home Repair Program.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Rappahannock Legal Services	Subrecipient	Non-homeless special needs public services	Citywide
Fredericksburg Area AIDS/HIV Support Services	Subrecipient	Non-homeless special needs public services	Citywide
Fredericksburg Area Food Bank	Subrecipient	Non-homeless special needs public services	Citywide
Central Virginia Housing Coalition	Subrecipient	Homelessness public services	Citywide
City of Fredericksburg	Government	Non-homeless special needs Ownership Planning	Citywide

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The partnership with the agencies listed above ensures that the City addresses as many high-priority housing and non-housing community development needs as possible given the current levels of CDBG funding. These agencies are experts at filling their community development niche, and the strategic injection of CDBG funding allows them to continue to serve City residents most in need. One of the major gaps in the institutional delivery system is the community's lack of a Public Housing Authority, which precludes the region from taking advantage of a significant source of funding to develop and manage a larger stock of affordable housing.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			X
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X		
Other			
Other			

Table 49 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The FRCoC has made significant advances in its delivery of homeless services over the life of the 2010 Consolidated Plan. With the development of the 10-Year Plan to End Homelessness, the CoC committed to developing a system of homeless services agencies that together address housing crises in a manner that effectively eliminates homelessness in the community, a concept described as functional zero. In the next 10 years, the CoC will achieve this by creating enough emergency shelter, transitional shelter, street outreach, rapid rehousing, prevention/diversion, and permanent supportive housing capacity to address the needs of anyone in the region experiencing a housing crisis at the point of the crisis.

Though in the early phases of this transformation, the FRCoC benefits from the strong partnerships of the homeless services entities described at length in section MA-30.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Capacity issues are the biggest hurdle for the region's homeless services agencies. At present the area need is too much for agencies to fully address. Thurman Brisben Center, Central Virginia Housing Coalition, Loisann's Hope House, and Empowerhouse report large numbers of clients having to be turned away due to a lack of assistance dollars or bed space.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

At the core of the FRCoC's 10-Year Plan to End Homelessness are the short, mid, and long-term strategies for aligning the housing crisis system's capacity with the regional need. The plan, attached in its entirety, outlines steps along five core themes. When fully realized these initiatives will result in a housing crisis system that:

- Prevents the most imminently at-risk from entering homelessness;
- Quickly moves people who do become homeless back into permanent housing;
- Expands access to affordable housing;

- Connects the dots between support services whose assistance can supplement that of the homeless service system;
- Diverts homeless persons who frequently use public services, such as jails, hospitals and foster care systems, to more productive alternatives;
- Measures success based on housing placements and retention.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain supply of affordable housing through rehabilitation of existing owner-occupied housing	2015	2019	Housing	Citywide	Sustain affordable housing stock; eliminate substandard housing conditions and energy inefficiency	CDBG: \$280,000	Homeowner housing rehabilitated
2	Minimize the declining percentage of City homeowners by facilitating homeownership opportunities	2015	2019	Housing	Citywide	Increase homeownership	CDBG: \$67,000	Direct financial assistance to homebuyers
3	Provide for increased accessibility to housing by persons with physical disabilities	2015	2019	Housing	Citywide	Increase accessibility for persons with disabilities	CDBG: \$56,120	Other: Housing modified for people with disabilities
4	Assist persons at risk of becoming homeless	2015	2019	Public Service	Citywide	Homelessness prevention	CDBG: \$26,000	Homelessness prevention
5	Provide food for elderly or frail special needs population	2015	2019	Public Service	Citywide	Supportive service needs for LMI frail/elderly	CDBG: \$7,200	Other: Frail/Elderly individuals receiving food

6	Provide housing and support services for persons with HIV/AIDS	2015	2019	Public Service	Citywide	Supportive Services for HIV/AIDS	CDBG: \$22,000	Persons with HIV/AIDS
7	Provide free civil legal services for LMI individuals experiencing housing crises	2015	2019	Public Service	Citywide	Supportive Services for LMI individuals	CDBG: \$44,800	Homelessness prevention

Table 50 – Goals Summary

Goal Descriptions

HOUSING GOALS

An aggressive affordable housing strategy has helped to address the ratio of owner-occupied units, while helping to provide housing that is affordable to low to moderate-income families. The City will continue to promote homeownership through direct assistance. This subsidy will be in the form of down payment assistance or payment of specific closing costs. A mortgage lender will still be needed to provide conventional mortgage financing. This program will enhance existing neighborhoods by filling in vacant lots when new houses are constructed, stabilize the community with long-term residents, and increase the affordable housing stock. Furthermore, this activity will relieve some pressure on the rental market.

Fredericksburg has a comprehensive policy of neighborhood conservation that recognizes the interrelationship of both human and physical resources in developing strong, livable communities. Established neighborhoods benefit from a strong base of homeowners and existing housing needs to be maintained, to ensure continued safety and habitability.

The City will also continue to provide an ongoing Emergency Home Repair Program to rehabilitate low-income, owner-occupied units. The bulk of this activity will occur in predominantly low-income minority neighborhoods; because that is where the identified need is greatest, but qualifying households city-wide will be eligible to participate. The City will also modify houses to meet handicapped occupant needs as well as adapt houses to ensure continued independent living for elderly and frail elderly persons.

The strategy analysis indicates that a large number of elderly households have a housing cost burden in excess of 30 percent of income. The City's Emergency Home Repair Program will help to meet the needs of this segment of the population. The City will also coordinate with other agencies to maximize the impact of any other housing rehabilitation opportunities. The funding reasonably expected to be available to address affordable housing is a combination of public and private funding. The public contribution will include CDBG funds in the amount of approximately \$150,000 per year, for an approximate total of \$750,000, over a five year period. This figure is contingent, however, on Federal appropriations and CDBG formula allocations.

This level of funding will provide for homeownership assistance and emergency home repairs. Homeownership assistance, in the form of down payment and/or closing cost assistance, can be provided to approximately 2 families per year for a five-year total of approximately 10 families. Emergency home repair assistance can be provided to approximately 8 households per year for a five-year total of 40 families assisted.

These activities will address the following statutory requirements that are part of HUD's mandate to develop viable urban communities:

- Provide decent housing
 - Retain affordable housing stock
 - Income availability of permanent housing
- Provide a suitable living environment
 - Improve safety and livability of neighborhoods
 - Reduce isolation of income groups through neighborhood Revitalization
- Expand economic opportunities
 - Mortgage Financing
 - Enhance empowerment and self-sufficiency

Even as the above activity occurs, several obstacles will need to be overcome. Homeownership assistance, for example, is more difficult to provide for lower income persons than for moderate-income buyers because the bulk of this effort occurs with conventional financing from a local lending institution. Lower income persons have more difficulty in qualifying for home loans and targeting such persons is problematic. The Central Virginia Housing Coalition has developed a partnership with the Rappahannock Area Bankers Association to provide viable homeownership opportunities to this segment of the population. The Fredericksburg Planning staff works closely with this organization and others, such as Habitat for Humanity, to maximize opportunities for lower income households.

The Emergency Home Repair Program is designed to meet extremely specific and immediate needs related to the physical condition of an applicant's home. Qualifying applicants are assisted on a first come, first served basis and an active waiting list ensures a timely response whenever funds become available. This program is extremely popular, so any funds left over from other programs are usually made available for additional emergency repair projects. The City of Fredericksburg will also continue to enforce the Building Maintenance Code to help ensure that affordable housing is not lost to neglect.

The City will generally support applications for related programs and resources from eligible non-profit organizations and other groups. When the City is also an eligible applicant, it will coordinate application with other organizations so any program benefits will be delivered to citizens as effectively as possible.

The City will also continue to enforce the Building Maintenance Code, consistent with the Code of Virginia, to help ensure that affordable rental housing will still be maintained in a safe and sanitary condition, as much as possible.

COMMUNITY DEVELOPMENT GOALS

The City of Fredericksburg has focused on neighborhood conservation to guide the community as it experiences development pressures and new transportation initiatives (such as commuter rail service). The City also participates in numerous regional organizations and efforts to more effectively serve this area. The use of CDBG funds for any of these activities, however, is extremely unlikely except in the

provision of specific public services. Available CDBG funding is too limited to be useful in developing facilities and infrastructure, or addressing accessibility and economic development.

The City intends to continue to address public services as part of its non-housing CDBG program through monetary assistance to specific area organizations as well as through continued coordination of City programs and area services, as follows:

PUBLIC FACILITY GOALS

Homeless Facilities – The City of Fredericksburg will continue to support the efforts of the Fredericksburg Regional Continuum of Care.

INFRASTRUCTURE

None

PUBLIC SERVICE GOALS

Administration of community development programs is accomplished by City forces within existing budgets. A portion of the Planning staff is funded with CDBG funds.

The City of Fredericksburg's strategy for addressing non-housing community development needs is to concentrate on specific public services. These activities will address the following statutory requirements that are part of HUD's mandate to develop viable urban communities:

- Provide decent housing
 - Assist persons at risk of becoming homeless
 - Retain affordable housing stock
 - Increase supply of supportive housing
- Provide a suitable living environment
 - Improve safety and livability of neighborhoods
 - Increase access to public and private facilities and services
 - Reduce isolation of income groups through neighborhood revitalization
 - Restore and preserve properties of special value
- Expand economic opportunities
 - Enhance empowerment and self-sufficiency

The City will generally support applications for related programs and resources from eligible non-profit organizations and other groups. When the City is also an eligible applicant, it will seek to coordinate any application with other relevant organizations so any program benefits will be delivered to citizens as effectively as possible.

Senior Services – The City of Fredericksburg will provide funding to the Fredericksburg Area Food Bank to provide critically needed food for elderly individuals.

Handicapped Services – The City of Fredericksburg will adapt homes for persons with disabilities.

Lead Hazard Screening – The City of Fredericksburg accomplishes lead hazard screening during implementation of its Emergency Home Repair, Removal of Architectural Barriers, and Direct Homeownership Assistance Programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

N/A

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Like many of its Northern Virginia neighbors, the City of Fredericksburg recognizes that without realistic avenues for increasing the supply of affordable housing units, much of the new and developing service-oriented workforce within the City will find housing opportunities severely limited. The availability of affordable housing is affected by several factors including the system of housing finance, the tax structure, as well as by the income level of City households. These items have been discussed elsewhere in this document. Public policies, however, also influence affordability and are discussed below.

TAX POLICIES

The City's land use planning clearly reserves adequate areas for residential development, but public attention to maintaining existing homes is also warranted. Tax exemption and abatement programs promote the rehabilitation of existing housing stock and advance the provision of affordable housing for low and moderate-income families.

Elderly and/or Disabled Tax Exemption Program – The City offers an exemption of real estate taxes on property owned and occupied as a sole dwelling place by residents who qualify on the basis of age and/or disability and income. Persons qualifying must be 65 years old or older or be permanently and totally disabled. In addition, they must have an income of no more than \$30,000 per year from all sources.

Tax Relief for Certain Rehabilitation of Residential Structures – The City gives a partial exemption on real estate taxes for qualifying rehabilitated real estate, including single-family or multi-family residential structures. The amount of increase in real estate value caused by rehabilitation will be excused from taxation for seven years on a declining scale. This exemption is limited to structures located within the historic district that are not less than 40 years old, and where the improvements have increased the assessed value by no less than 40 percent.

LAND USE CONTROLS

Local jurisdictions control land use through zoning and subdivision regulations. These regulatory tools have an enormous influence on local development. The City of Fredericksburg comprises 10.45 square miles (6,700 acres). The following chart summarizes the proposed future land use.

According to figures developed by the George Washington Regional Commission, the City will grow to include 13,740 households by 2040. The increase is just under 3,000 additional households from 2015 levels – a 26 percent increase. The following chart shows existing and projected residential development, which will be relatively substantial.

Projected Residential Development

2015 (Existing Units)	2040 (Projected Units)
10,888	13,740

Note: GWRC projected unit estimates for developing the 2040 Long Range Transportation Plan

ZONING

The City zoning and subdivision ordinance contains specific provisions to permit housing development in a variety of configurations. The public purpose thus served is to allow new housing to conform to established neighborhood development patterns as well as to minimize construction on steep slopes or on environmentally sensitive land.

Cluster Residential Subdivisions – This zoning mechanism, found in certain single-family residential zoning districts, is designed to reduce lot size requirements in exchange for common open space within a development. This technique is often employed to preserve more sensitive land areas on a given development site by clustering the actual construction activity on the more readily developed land. The result is reduced development costs associated with water and sewer line construction; with required road, curb, gutter, and sidewalk construction; and with stormwater management facilities.

Densities – The City's residential zoning districts permit housing development at densities ranging from two to sixteen dwelling units per acre. Adequate land areas are planned and zoned to accommodate a variety of housing types. Lot size requirements are reasonable for an urban setting (a minimum of 50 feet wide for single-family detached units in R-8 zones and a minimum of 18 feet wide for single-family attached units in R-16 zones). These requirements are not considered to add unduly to the cost of housing.

Inclusionary Development – Virginia localities are able to accept voluntary proffers from property owners and developers seeking zoning reclassifications of their land. Proffers can be used as a means to install or help fund community facilities and infrastructure that are necessitated, at least in part, by the proposed development. The City has also encouraged proffers with each rezoning application to assist in implementing affordable housing objectives. Specifically, residential developers agree to provide a percentage of the proposed new housing units as affordable housing, to ensure an appropriate mix of housing opportunities results when vacant land is developed.

Infill Development – The City zoning ordinance allows for building on previously recorded subdivision lots, even though these might be generally smaller than the lot sizes currently required in other residential zoning districts. Front and side yard setbacks for new houses to be built in established neighborhoods are based on the average setbacks of houses on adjacent lots, as opposed to meeting conventional front and side yard setback requirements. The emphasis is on compatibility with existing neighborhood patterns, rather than on assembling multiple parcels of land to adhere to the conventional lot size requirements. Smaller lot sizes mean lower housing costs. The Zoning Administrator, to ensure the compatibility of the new construction to its existing neighborhood, can waive the requirement for residential off-street parking, which adds an expense to infill construction.

Residential Uses in Commercial Zones – The City's zoning ordinance encourages the renovation and reuse of apartments above downtown shops. Allowable densities range from 8 to 12 units per acre. Residential units above downtown businesses are seen as beneficial to enhancing the downtown area's overall vitality as well as providing needed housing.

BUILDING CODES

The City's subdivision ordinance is intended to promote the health, safety, and general welfare of the public. Its design standards relate to streets, blocks, lots, utility easement requirements, storm drainage systems, water supply, and sewage collection. Most of these standards are consistent with State requirements and cannot be modified at the local level. There are other requirements that the City

imposes, however, because of its urban setting. These additional City requirements include pedestrian access, streetlights, public utility connections, and enhanced street construction (thicker asphalt as well as curb and gutter). All of these items are considered important to neighborhood development and have long-term effects beyond their initial cost. Pedestrian access, for example, in the form of sidewalks and/or trails can provide a critical transportation link, especially when they are tied in with the City's overall pathways plan to connect all parts of the City with safe, non-motorized access. This provision is especially important to persons who do not own or are unable to operate a motor vehicle.

The increased street construction standards have also been incorporated based on previous City experience. The Virginia Department of Transportation will allow a minimum of 2 inches of asphalt on new roads in residential areas. The City standard of 3.5 inches is initially more expensive, but does not deteriorate as rapidly as two-inch asphalt, thus helping to maintain a neighborhood's infrastructure in better repair.

Fredericksburg does not have any building code requirements of its own. The City enforces the Virginia Uniform Statewide Building Code, the National Electric Code, International Code Council, and the International Property Maintenance Code.

FEES AND CHARGES

Pricing municipal services associated with residential development includes fees for sewer and water line extensions and hookups as well as construction permits.

Currently in the City, construction of a typical single-family residence (approximately 3,000 square feet) will cost approximately \$1,250 in building permit fees and between \$7,550 and \$9,450 in water and sewer availability and connection fees. These costs are comparable to fees charged in the surrounding jurisdictions. Smaller, more affordable houses will have lower permit fees but the variation in water and sewer availability fees is only related to whether such services are currently available to a building site or whether the building site is located where utilities must be installed.

GROWTH LIMITATIONS

Limitations on development within the City fall into two categories - natural resource protection and cultural resource protection. Natural resource regulations are related to wetlands protection, the Chesapeake Bay Program, and floodplain restrictions. Cultural resource regulations are related to historic preservation within the City's Historic District. In both instances, compliance with applicable statutes has cost benefits that outweigh related cost burdens.

Chesapeake Bay Preservation Areas - In accordance with the State of Virginia's Chesapeake Bay Preservation Act, certain areas of the City have been designated as Chesapeake Bay Preservation Areas. The City implements the provisions of the Act through its own local ordinances as well as in coordination with the Chesapeake Bay Local Assistance Department, the State agency authorized to carry out the Chesapeake Bay Act regulations. This Act is also mandated and cannot be significantly modified at the local level.

Floodplain Overlay District – The boundaries of this district are based on the areas that would be inundated by a 100-year base flood, as determined by the U.S. Army Corps of Engineers. Development in this district entails restrictions to maintain community safety during floods; to protect against loss of life, health, and property; and to preserve and protect floodplains. Appropriate construction practices are required by applicable building codes, to minimize flood damage. The City must also issue a special

use permit for all uses within the overlay district. The above restrictions do not preclude development, but do impose additional costs. The floodplain is designated by a federal agency and construction requirements are contained in existing building codes. Neither can be altered locally.

Historic Preservation – A forty block section of Fredericksburg is a designated National Register Historic District, which recognizes the historic, architectural, and cultural significance of this part of the City. A zoning overlay protects its unique resources. Other resources have received local designation. Construction of new buildings and exterior alterations to existing buildings must be reviewed and approved by an architectural review board.

Because housing rehabilitation is consistent with historic preservation (repair of existing buildings), there has been only a minimal added expense to meet applicable regulatory requirements. The benefits, on the other hand, have been maintenance of housing occupied by stable, long-term residents and the preservation of community character. Both elements are part of the City's overall neighborhood conservation strategy.

Wetlands – Wetlands are transitional lands between terrestrial and aquatic ecosystems. The City, in accordance with State law, has a wetlands zoning ordinance that regulates land use and development within wetlands. The Wetlands Act mandates this regulation and cannot be significantly modified at the local level.

POLICIES THAT AFFECT RETURN ON RESIDENTIAL INVESTMENT

Affordable Housing Policy – The City's Affordable Housing Policy seeks to ensure development of an adequate mix of housing types. One technique is to accept developer proffers to provide a percentage of their overall housing units as affordable houses. The positive impact is to obtain additional affordable units during land development. The negative impact is that it potentially reduces the overall return on the developer's investment. The impact on the cost of the other units in the development, however, is usually negligible. The other specified technique is to provide eligible homebuyers with public assistance for closing costs, partial down payments, and/or mortgage rate buy downs. The positive impact is greater homeownership opportunities. There is no apparent negative impact.

Neighborhood Conservation Policy – In 1992, when the City joined the Potomac Rappahannock Transportation Commission (PRTC), in order to bring commuter rail service to Fredericksburg, it did so only after committing itself to preserving the various residential communities around its downtown railroad station. The intent was to aggressively avoid displacement of neighborhood residents. This neighborhood conservation policy had its basis in previous and ongoing housing rehabilitation programs, but grew to become a more comprehensive effort that included zoning, parking, capital improvements, law enforcement, continued housing rehabilitation, as well as housing development. The impact on the provision of affordable housing is positive because an emphasis on the entire neighborhood has attracted residents and investors to previously neglected neighborhoods.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

It may be possible to reduce housing costs somewhat by adjusting regulations and requirements relating to street width, drainage improvements, sidewalks, curb and gutter, and street lighting, and by promoting more cost-effective development techniques such as cluster residential development in new subdivisions. Such cost cutting measures, however, do not automatically result in housing that is suitable to low-income persons. Removing the requirement for pedestrian access, for example, saves in the initial cost of development, but adversely affects residents who need such infrastructure to access

jobs and community destinations. Similarly, cluster development can save on development costs but may not provide affordable housing because such developments have the added amenity of dedicated open space and can often be marketed at a higher price as a consequence. Removal of barriers to affordable housing requires clear consideration of potential ramifications.

The City's current policies have been formulated to maximize affordable housing opportunities. They include provisions for tax abatement, density flexibility, clustering options, and infill development. The City has also waived certain water availability fees, as appropriate, on a case by case basis in specified areas of the City.

Staff will continue to evaluate parking and setbacks required during housing development and provide alternatives for Planning Commission and City Council consideration.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The FRCoC employs various outreach techniques to identify and assess the needs of those experiencing homelessness, and especially the chronically homeless. The FRCoC is committed to addressing these issues through the following strategies:

- Identify homeless frequent users and develop permanent supportive housing solutions that reduce the community's cost of recidivism;
- Increase investment in proven models to combat the symptoms leading to frequent usage and homelessness recidivism;
- Increase awareness of available resources to address the underlying causes of frequent usage;
- Establish programs that divert the chronically homeless from incarceration;
- Strengthen discharge plans from area hospitals, jails, and other institutions.

Addressing the emergency and transitional housing needs of homeless persons

The FRCoC is exploring ways to limit the amount of time that the area emergency shelter and transitional housing agency are operating a full capacity. As mentioned, these agencies often have to turn away homeless individuals and families because there is no vacancy in their shelters. The short-term solution is to enhance the frequency with which these agencies assess the needs of those entering the shelter and move them back into permanent housing. Quicker turnover helps to free up precious bed space.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The FRCoC development of a 10-year Plan to End Homelessness resulted in the continuum fully adopt the "Housing First" approach, which focuses on immediately getting people out of shelters and off the street, then providing the supports necessary for stabilization. This contrasts with traditional shelter models, which required compliance with a service plan as the mechanism for clients to earn their way back into housing. Around the country, Housing First has proven to be the most cost effective, efficient method of ending homelessness. The housing retention rate related to Housing First interventions, such as Rapid Re-Housing and Permanent Supportive Housing, has averaged around 85%. By comparison, shelters and transitional housing programs have typically exited 16% to 45% of participants to permanent housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

People experiencing extended or regular bouts of homelessness often repeatedly interact with multiple public agencies such as the correctional facilities, emergency healthcare providers, and social services departments. In many cases, while homelessness prevention is not the primary role of these agencies, they may be in the de facto position of providing in-kind support. For example, a hospital's primary role is treating medical issues, not locating housing for a patient to access while recovering. Similarly, a jail's primary role is community security, not setting up employment supports for an inmate upon discharge so they can find a job, obtain housing, and avoid re-offending. These agencies are critical to the overall success of the homeless services system as they provide key points of interface between people experiencing or at-risk for homelessness and potential prevention services.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City does not have the resources necessary to implement a lead poisoning prevention program. Instead, the City will work closely with the Health Department to provide as effective a program as possible. To this end, the following steps will be taken over the next five-year period to improve local efforts to evaluate and reduce lead-based paint hazards:

1. Continue to inspect for lead based paint during implementation of the Emergency Home Repair Program, Removal of Architectural Barriers Program, and Direct Homeownership Assistance Program and address any hazards according to specified protocols.
2. Continue to engage in a comprehensive analysis to determine the extent of lead hazards in the community.
3. Continue to promote awareness of potential lead hazards by providing literature to City residents and encourage safe lead practices for contractors by coordinating EPA certified trainings locally.
4. Support efforts by the Rappahannock Area Health Department to reduce lead hazards in the community.

How are the actions listed above related to the extent of lead poisoning and hazards?

Children are more susceptible to harm from toxins such as lead than are adults. This vulnerability is due to their smaller size as well as their propensity to play on floors and on the ground outside. The primary sources of lead are old paint, dust, some water, some canned goods, some ceramic tableware, and effluent from factories that smelt or recycle lead. The Clean Air Act of 1970 and subsequent Environmental Protection Agency regulations have reduced lead in the atmosphere by 90 percent. The single most important action in this regard was the removal of lead from gasoline. The Lead Paint Poisoning Prevention Act of 1971 banned the use of lead in household paint, but many houses still have lead in interior paint. Almost all of the houses built before 1960, for example, have leaded paint, as do approximately 20 percent of the houses built between 1960 and 1978. Paint, therefore, stands out as the main source of potential lead exposure for children.

The City has previously evaluated lead-based paint hazards by visual as well as electronic inspection and abated that hazard during its housing rehabilitation projects. When in doubt as to whether a surface contained lead-based paint, the City proceeded with abatement. The City currently contracts with a lead testing firm when surveying and evaluating lead based paint hazards in residential units.

How are the actions listed above integrated into housing policies and procedures?

The City has previously evaluated lead-based paint hazards by visual as well as electronic inspection and abated that hazard during its housing rehabilitation projects. When in doubt as to whether a surface contained lead-based paint, the City proceeded with abatement. The City currently contracts with a lead testing firm when surveying and evaluating lead based paint hazards in residential units.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Fredericksburg's anti-poverty efforts will reduce concentrations of low-income persons by providing assistance to households near or below the poverty line through its housing programs and through other applicable services provided with CDBG funds. The specific goals, programs, and policies that the City will pursue are noted below, including coordination of programs and services:

- The City will assist low-income households in improving their living conditions through the Emergency Home Repair Program.
- Since homeownership is an important vehicle for accumulating wealth, the City will provide homeownership opportunities to low/moderate-income households through the Homeownership Assistance Program.
- The City will continue to provide tax relief to elderly and disabled residents through the City's Tax Exemption Program for the Elderly and/or Disabled.
- The City will provide support to the housing activities of the Rappahannock Area Agency on Aging and the Rappahannock Area Community Services Board to address the supportive housing needs of the elderly and the disabled.
- To assist families threatened with eviction or foreclosure, the City will continue to support the Central Virginia Housing Coalition's Lend-a-Hand Program and its financial counseling program.
- To help former shelter residents to permanently maintain independence, the City will support efforts to provide comprehensive follow-up services and facilities for persons transitioning to independent living.
- The City will provide funding to Rappahannock Legal Services to increase their capacity to provide legal services to low-income households. A significant percentage of Rappahannock Legal Services clients require legal assistance to keep or obtain decent, affordable housing as well as government subsistence benefits which are often needed by low-income households to pay monthly mortgages, rents and utilities.
- The City will support efforts to address affordable housing needs on a regional basis.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The public services and housing programs administered by the City of Fredericksburg and funded through CDBG entitlement as outlined in this consolidated plan are the vehicle through which the City of Fredericksburg has and will continue to implement its poverty reducing initiatives.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Fredericksburg Planning Office administers all aspects of the City's CDBG program. Staff ensures that each contractual agreement for the use of CDBG funds relates to the housing strategies identified in the adopted Consolidated Plan and Annual Action Plan. Subrecipients formally agree to adhere to all applicable statutory and regulatory requirements. Subrecipients also submit quarterly performance reports and a final annual report.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Fredericksburg uses its Community Development Block Grant (CDBG) funds to provide qualifying individuals and families with necessary housing assistance and public services.

This is the City of Fredericksburg's first Annual Action Plan from the 2015 Consolidated Plan (5-year strategic plan). It identifies activities that the City will undertake in the 2015-2016 program year to address priority needs in the community. The Plan describes the resources available, the programs and projects to be funded and the proposed accomplishments for the 2015 - 2016 program year.

A total of \$157,791.00 is available for programming to carry out the Action Plan activities for the next program year. This amount represents a five percent increase from the 2014-2015 program year allocation.

Current objectives include owner occupied emergency housing repair for 8 units, removal of architectural barriers for 3 units, emergency grant assistance to prevent eviction and intense financial counseling for 20 LMI individuals, legal assistance and awareness for 200 LMI people, HIV/AIDS support services for 10 LMI people, providing food for 200 elderly or disabled LMI individuals, closing costs and/or down payment assistance for 2 LMI families purchasing a home in the City, furthering fair housing initiatives, and general program administration. The Action Plan outlines other housing and community development actions to be taken in accordance with the Consolidated Plan including the prevention of homelessness, the reduction of lead-based paint hazards, removal of barriers to affordable housing development, and addressing underserved needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition; Admin and Planning, Housing Rehab and Modification; Public Services	157,791	0	0	157,791	612,941	The expected annual allocation for year one is based on the average annual allocation from the preceding four years. Expected amount for remainder of the plan assumes allocations and program income will follow a similar trend for the remaining years

Table 51 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Community Development Block Grant (CDBG)

The CDBG program is targeted toward the development of viable urban communities. Its primary beneficiaries are low- and moderate-income persons/households. The City receives grant money directly from HUD, according to a statutory formula that measures the needs of the community.

Eligible activity types are numerous and include neighborhood revitalization, economic development, provision of improved community facilities, prevention and elimination of slums, and other activities assisting low- and moderate-income families. There are no matching requirements for CDBG funding. However, the City of Fredericksburg will support its CDBG-funded priorities by funding roughly forty percent of the Community Development Planner position salary and benefits through its general fund.

Continuum of Care Funding

In January 2015, HUD announced that the Fredericksburg Regional Continuum of Care will receive \$162,361 in 2014 Continuum of Care Program Competition funding.

The George Washington Regional Commission received a one-year renewal award in the amount of \$55,125 for continued administration of the local Homeless Management Information System (HMIS). The HMIS is a data collection software program designed to capture information over time on the characteristics of persons experiencing homelessness. This information will enhance coordination among agencies to more effectively provide services to clients who are homeless or at-risk of homelessness including, housing placement, medical treatment, and access to a network of other funding and resources.

GWRC also received a \$3,125 planning grant to offset administrative expenses associated with its initial year as lead agency for the Fredericksburg Regional Continuum of Care.

Loisann's Hope House received a one-year renewal award in the amount of \$40,000 to continue supportive services at its two-year transitional housing facility for women and children. Services will include licensed child care, job placement, life-skills training, and on-site case management.

Micah Ecumenical Ministries received a one-year renewal award in the amount of \$64,111 to provide permanent housing assistance for chronically homeless persons. Scattered-site rental subsidies will house persons who have been continuously struggling with homelessness for a year or more or who have had at least four episodes of homelessness in the past three years (HUD's definition of chronically homeless).

All agencies will leverage other resources to ensure that the newly housed clients will have stability in their residence and work toward financial independence over the subsidy period and beyond. Each agency is required to individually meet the CoC program competition's 25% match requirement.

The City of Fredericksburg receives no Continuum of Care funding.

NON-FEDERAL RESOURCES – STATE

Virginia Homeless Solutions Program

In July 2014, the Virginia Department of Housing and Community Development awarded the FRCoC \$997,215 in Virginia Homeless Solutions Program (VHSP) funding.

Central Virginia Housing Coalition received \$317,841 to administer homelessness diversion and prevention programming. A portion of this funding provides direct financial assistance to households that are imminently at-risk for becoming homeless. The other portion supports salary and benefits for a diversion case manager, prevention case manager, and housing locator position – all three of which are now housed at the Central Virginia Housing Coalition. In 2014, Quin Rivers agreed to transfer

prevention responsibilities to CVHC to centralize the region's diversion and prevention efforts under one agency.

Empowerhouse received \$159,570 to funding to cover shelter operations at its congregate and scattered site shelters throughout Fredericksburg and the region at large. The final portion of the funding went to providing Rapid Rehousing and associated case management services for domestic abuse survivors and their families.

FAHASS received 101,959 in HOPWA funding to provide housing and supportive services for City residents with HIV/AIDS.

GWRC received \$25,000 to offset salary and benefit costs associated with a new, full-time CoC Coordinator to take over lead agency duties from the City of Fredericksburg.

Micah Ecumenical Ministries received \$182,914 to fund its permanent supportive housing for chronic homeless, provide for rapid re-housing and associated case management costs, and fund the cold weather shelter.

Rappahannock Refuge/Loisann's Hope House received \$88,259 to support its transitional housing operation, and to provide rapid re-housing.

Thurman Brisben Center received \$122,672 to accommodate its emergency shelter operations, and to provide rapid re-housing.

NON-FEDERAL RESOURCES - LOCAL

Tax Relief for Certain Rehabilitated Structures

The City of Fredericksburg grants partial real estate tax exemptions for rehabilitated real estate that meets tax exemption criteria. Both single-family and multi-family dwelling units can potentially qualify for the program. If a dwelling unit qualifies for tax exemption, the increase in real estate value resulting from rehabilitation will be excused from taxation for seven years on a declining scale.

Tax Exemption Program for Elderly and/or Disabled

The City also provides real estate tax exemptions for the elderly and/or disabled persons who meet certain income criteria. Depending upon the combined income of the program participant and spouse or other relatives residing with that person, a certain percentage of real estate taxes can be exempted from payment. Program participants, however, are required to own and occupy the property as their sole dwelling place.

PRIVATE RESOURCES - FOR-PROFIT

Fredericksburg Area Builders Association (FABA)

The Fredericksburg Area Builders Association (FABA) provides homeownership opportunities for local families and assists in raising funds to help the working homeless to find permanent shelter.

PRIVATE RESOURCES - NON-PROFIT

Lend-A-Hand Program / Intense Financial Counseling

The Lend-A-Hand Program provides assistance to qualifying families threatened with eviction or foreclosure while Intense Financial Counseling helps low-income residents to maintain financial independence. These funds are raised locally by the Central Virginia Housing Coalition, with the assistance of the Fredericksburg Area Association of Realtors, the Fredericksburg Area Builders Association and local churches. Both programs are administered by the Central Virginia Housing Coalition and include budget counseling.

Central Virginia Housing Coalition Homebuyer Programs

The Central Virginia Housing Coalition (CVHC) has four homebuyer programs. The first is the SPARC (Sponsoring Partnerships and Revitalizing Communities) Program to build or rehabilitate housing for low-income families. The second program is a partnership with local builders called Helping Hand for Homebuyers. This program helps provide closing costs to low- and moderate-income first time homebuyers. The third program is a partnership with VHDA to administer Single Family Regional Loan Funds to provide low interest mortgage financing for low income homebuyers. The fourth is the Neighborhood Stabilization Program which enables CVHC to purchase foreclosed home, make needed repairs, and resell to eligible low- to moderate-income homebuyers. The Coalition also provides housing credit and budget counseling as a related component of these programs.

Habitat for Humanity

The Greater Fredericksburg Habitat for Humanity affiliate established itself in 1995 to work in partnership with businesses, governments, and citizens to build lives as well as houses. Habitat volunteers assist selected needy persons to construct their first homes. This organization emphasizes community and homeowner participation. In 2015, Habitat for Humanity will continue its 2020 Vision campaign to have 20 homes under construction by 2020. City staff will continue to work with the agency to assist City residents who cannot be served through the Emergency Home Repair Program.

Rebuilding Together (formerly known as Christmas in April)

Rebuilding Together is a volunteer program that brings together a variety of resources within a community to repair and rehabilitate homes for low-income, elderly, and disabled homeowners. This program obtains donations of skilled and unskilled labor as well as materials to renovate homes region-wide during a workday in April. This is a nation-wide program and the Fredericksburg area activities have always been a positive contribution to this community. City staff will work with the agency to assist City residents who cannot be served through the Emergency Home Repair Program.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Discussion

Annual Goals and Objectives

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain supply of affordable housing through rehabilitation of existing owner-occupied housing	2015	2016	Housing	Citywide	Sustain affordable housing stock; eliminate substandard housing conditions and energy inefficiency	CDBG: \$70,240	Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Minimize the declining percentage of City homeowners by facilitating homeownership opportunities	2015	2016	Housing	Citywide	Increase homeownership	CDBG: \$14,650	Homeowner Housing Rehabilitated: 3 Household Housing Unit
3	Provide for increased accessibility to housing by persons with physical disabilities	2015	2016	Housing	Citywide	Increase accessibility for persons with disabilities	CDBG: \$17,750	Direct Financial Assistance to Homebuyers: 2 Households Assisted
4	Assist persons at risk of becoming homeless	2015	2016	Public Service	Citywide	Homelessness prevention	CDBG: \$5,600	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
5	Provide food for elderly or frail special needs population	2015	2016	Public Service	Citywide	Supportive service needs for LMI frail/elderly	CDBG: \$1,800	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

6	Provide housing and support services for persons with HIV/AIDS	2015	2016	Public Service	Citywide	Supportive Services for HIV/AIDS	CDBG: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit: 120 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
7	Provide free civil legal services for LMI individuals experiencing housing crises	2015	2016	Public Service	Citywide	Supportive Services for LMI individuals	CDBG: \$11,200	Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted

Table 52 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

During the CDBG program year, the City of Fredericksburg will implement three housing programs. The first is the Emergency Home Repair Program which assists homeowners whose household income is at or below 50% of area median income depending on household size to make plumbing, roofing, and electrical repairs. The second program is the Removal of Architectural Barriers Program which provides limited architectural modifications to the homes of qualifying persons with disabilities whose household income is at or below 80% of area median income depending on household size, to maximize their independence and self-sufficiency. The third program is the Direct Homeownership Assistance Program, which provides down payment and closing cost assistance to qualifying homebuyers whose household income is at or below 80% of area median income depending on household size and are purchasing a home in the City or refinancing out of sub-prime and high risk mortgages into fixed rate mortgages on homes in the City. Lead-based paint hazard reduction is an integral component of each of these housing programs.

In addition to housing activities, CDBG funds will be used to assist in the provision of specific public services and programs. Such services are designed to reduce homelessness through prevention activities, to assist persons to locate and obtain decent housing, to assist persons with HIV/AIDS to obtain supportive services to avoid individual crises, and to provide food to qualifying elderly/disabled persons. These programs are provided to qualifying persons who household income is at or below 80% of area median income, depending on household size.

Other CDBG funds will be used for overall program administration and public information. In addition, funds will be directed toward addressing impediments to fair housing.

All CDBG program eligibility is based upon HUD's annual Section 8 income limits.

Projects

#	Project Name
1	Housing Rehabilitation Assistance
2	Removal of Architectural Barriers
3	Public Service - Central Virginia Housing Coalition
4	Public Service - Rappahannock Legal Services
5	Public Service - Fredericksburg Area HIV/AIDS Support Services
6	Program Administration
7	Fair Housing
8	Public Information
9	Direct Homeownership Assistance
10	Public Service - Fredericksburg Area Food Bank

Table 53 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In partnership with the agencies listed above, the City of Fredericksburg has been delivering high value, high impact CDBG-funded programming for two decades. Staff takes careful measure to ensure that the limited funding addresses as many of the City's high priority housing and non-housing community development as possible. In fact, the diminishing entitlement funding represents the most significant gap in the provision of these housing and public service programs. In the five years since the development of the previous Consolidated Plan, the City's annual allocation has decreased by roughly \$100,000.

Outside of the funding limitations, other obstacles to meeting supportive needs are often found in simply being able to identify persons in need. To overcome this problem, the City has maintained a close liaison with the Rappahannock Area Agency on Aging, disAbility Resource Center, Rebuilding Together with Christmas in April, and the Central Virginia Housing Coalition to share information on potential clients for available assistance. In this manner, both the City and these organizations ensure effective outreach.

The City will generally support applications for related programs and resources for eligible non-profit organizations and other groups. When the City is also an eligible applicant, it will coordinate applications with other organizations so any program benefits will be delivered to citizens as effectively as possible.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation Assistance
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$70,420
	Description	The City will facilitate emergency repair of roofs, plumbing, and electrical hazards for qualifying LMI households in an effort to maintain existing affordable housing stock.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Eight (8) LMI households will benefit from the proposed activities.
	Location Description	Housing rehabilitation will take place throughout the jurisdiction.
	Planned Activities	14A Rehab; Single-Unit Residential 570.202
2	Project Name	Removal of Architectural Barriers

	Target Area	Citywide
	Goals Supported	Remove Architectural Barriers to Housing
	Needs Addressed	Lack of Affordable, Accessible Housing
	Funding	CDBG: \$14,650
	Description	The City will provide limited architectural modifications to the homes of LMI persons with disabilities to maximize their independence and self-sufficiency.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Three (3) households will benefit from the proposed activities
	Location Description	The Removal of Architectural Barriers Program will occur throughout the jurisdiction.
	Planned Activities	14A Rehab; Single-Unit Residential 570.202
3	Project Name	Public Service - Central Virginia Housing Coalition
	Target Area	Citywide
	Goals Supported	Prevent Foreclosure/Eviction
	Needs Addressed	Homelessness Prevention Non-Housing Support Services
	Funding	CDBG: \$5,600
	Description	Provide funding to assist the Central Virginia Housing Coalition (CVHC) to operate its Lend-A-Hand and the Intense Financial Counseling programs. Lend-A-Hand provides emergency grants to households threatened with eviction or foreclosure. Intensive Financial Counseling helps maintain financial independence of LMI households.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Twenty (20) households will benefit from the proposed activities.
	Location Description	The Lend-A-Hand and Intense Financial Counseling will be provided to households throughout the jurisdiction.
	Planned Activities	05 Public Services (General) 570.201(e)

4	Project Name	Public Service - Rappahannock Legal Services
	Target Area	Citywide
	Goals Supported	Legal Services and Fair Housing Advocacy
	Needs Addressed	Homelessness Prevention Non-Housing Support Services
	Funding	CDBG: \$11,200
	Description	Provide funding to Rappahannock Legal Services (RLS) to increase their capacity to provide assistance to LMI individuals and their families threatened with eviction, foreclosure, and utility shut-offs. RLS also assists clients to locate and obtain decent affordable housing.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	RLS will help prevent homelessness and/or assist in obtaining affordable housing for Two Hundred (200) households.
	Location Description	RLS will provide services throughout the jurisdiction.
	Planned Activities	05C Legal Services 570.201(e)
5	Project Name	Public Service - Fredericksburg Area HIV/AIDS Support Services
	Target Area	Citywide
	Goals Supported	Housing and Support Services - HIV/AIDS
	Needs Addressed	
	Funding	CDBG: \$5,000
	Description	Provide funding to assist Fredericksburg HIV/AIDS Support Services (FAHASS) to serve low and moderate income residents living with HIV/AIDS. This project will also provide education assistance and testing to at-risk persons in the City.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	FAHASS will provide housing assistance for eight (8) households, and education/testing for 120 individuals.
	Location Description	These activities will occur throughout the jurisdiction.
	Planned Activities	03T Operating Costs of Homeless/AIDS Patient Programs 570.201(e)
6	Project Name	Program Administration

	Target Area	n/a
	Goals Supported	Housing Rehabilitation Increase Homeownership Remove Architectural Barriers to Housing Prevent Foreclosure/Eviction Provide Food for Elderly/Disabled Housing and Support Services - HIV/AIDS Legal Services and Fair Housing Advocacy
	Needs Addressed	n/a
	Funding	CDBG: \$30,321
	Description	Provide oversight, management, monitoring, and coordination of the CDBG program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	715 Princess Anne Street Fredericksburg, Virginia 22401
	Planned Activities	21A General Program Administration 570.206
7	Project Name	Fair Housing
	Target Area	n/a
	Goals Supported	Program Administration
	Needs Addressed	n/a
	Funding	CDBG: \$250
	Description	Engage in specific fair housing activities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	21D Fair Housing Activities (Subject to 20% Admin Cap) 570.206
8	Project Name	Public Information
	Target Area	n/a

	Goals Supported	Program Administration
	Needs Addressed	n/a
	Funding	CDBG: \$800
	Description	Provide public information regarding the CDBG program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	715 Princess Anne Street Fredericksburg, Virginia 22401
	Planned Activities	21C Public Information (Subject to 20% Admin Cap) 570.206
9	Project Name	Direct Homeownership Assistance
	Target Area	Citywide
	Goals Supported	Increase Homeownership
	Needs Addressed	Lack of Affordable, Accessible Housing
	Funding	CDBG: \$17,750
	Description	The City will assist low and moderate income homebuyers with specific down payment and closing costs to help promote homeownership.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The Direct Homeownership Assistance Program (DHA) will assist two (2) LMI households interested in purchasing in the City.
	Location Description	This activity will occur throughout the jurisdiction
10	Planned Activities	13 Direct Homeownership Assistance 570.201(n)
	Project Name	Public Service - Fredericksburg Area Food Bank
	Target Area	Citywide
	Goals Supported	Provide Food for Elderly/Disabled
	Needs Addressed	Non-Housing Support Services
	Funding	CDBG: \$1,800
	Description	Provide food to qualifying elderly persons through the Food for Life Brown Bag Program.

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The Fredericksburg Area Food Bank will provide food for 200 elderly persons through the Food for Life Brown Bag program.
	Location Description	This activity will occur throughout the jurisdiction.
	Planned Activities	05A Senior Services 570.201(e)

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The strategies contained in the Consolidated Plan and their associated programs will be pursued throughout the City, wherever qualifying persons are located.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100 percent

Table 54 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

The Emergency Home Repair Program, Direct Homeownership Assistance Program, and Removal of Architectural Barriers Program are administered on a first come, first served basis. Emergency home repairs and needs to remove architectural barriers are addressed as quickly as possible, so waiting lists work exceptionally well. Homeownership assistance favors applicants who are strongly committed and have qualified for a mortgage loan. In each instance, distribution of these programs Citywide is appropriate because benefits are always targeted to eligible households.

Previous Consolidated Annual Performance and Evaluation Reports demonstrate that most CDBG related activity will occur where there are higher concentrations of low- to moderate-income persons; however, low- to moderate-income needs exist and are scattered throughout the City. By making CDBG investment available Citywide, eligible persons in need will be served more equitably than if such activity were geographically restricted.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing is a basic component for overcoming homelessness and for maintaining a vibrant and diverse community of neighborhoods. The City of Fredericksburg already has the majority of the region's subsidized and assisted housing, as well as the majority of the area's available rental housing. The City seeks to maintain this existing level of housing while concurrently working to conserve its other residential neighborhoods. There is a strong need, for instance, to enhance the community's demographic stability by concentrating on homeownership opportunities.

The Emergency Home Repair Program is available only to low income homeowners, which contributes directly to Fredericksburg's affordable housing and neighborhood conservation policies. In addition, the Direct Homeownership Assistance Program provides closing cost and/or down payment assistance to qualifying homebuyers. In 2008, the Direct Homeownership Assistance Program was expanded to allow qualifying homeowners to refinance out of sub-prime and high risk mortgages into fixed rate mortgages. This effort continues to reduce foreclosure rates and stabilize neighborhoods in the City.

Aside from emphasizing homeownership, Fredericksburg has a variety of housing types, including detached homes, townhouses, and several types of apartments. Recent construction of new homes as well as apartment complexes shows that this range of housing choice will continue to be available.

To help maintain Fredericksburg's affordable rental properties, the City implemented a Rental Property Inspection Program; however due to budgetary constraints the formally scheduled inspection program was discontinued during the 2010-2011 program year. Inspections are still available to City residents on a complaint basis. This effort does not require the use of CDBG funds, but even with limited availability furthers the City's community development and fair housing goals to maintain the existing housing stock in a safe and sanitary condition.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	155
Special-Needs	211
Total	366

Table 55 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	0
Rehab of Existing Units	11
Acquisition of Existing Units	2
Total	33

Table 56 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

There is no public housing within the City of Fredericksburg.

Actions planned during the next year to address the needs to public housing

n/a

Actions to encourage public housing residents to become more involved in management and participate in homeownership

n/a

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

n/a

Discussion

n/a

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

A comprehensive system to effectively address homeless needs includes several components. First, there must be an alternative to being without shelter. Second, there must be a means to quickly transition from shelter to permanent housing. Third, there must be permanent housing available that is affordable. Fourth, there should be a means to effectively prevent homelessness in the first place and thus avoid the above cycle. These interrelated components constitute the guiding principles for the Fredericksburg Regional Continuum of Care (FRCoC).

In 2014, the City worked closely with the area homeless services providers and the George Washington Regional Commission to establish a full-time, CoC Coordinator position to take on the lead agency responsibilities of the FRCoC. In response to the FRCoC's rapid growth both in membership and influence over the region's homeless services landscape, the City of Fredericksburg and the FRCoC agreed to allocate grant monies to fund a full-time position at the regional planning commission. The CoC Coordinator was hired with the task of shepherding the FRCoC as it transitions away from a collective of homeless services agencies into a housing crisis response system designed to make stints of homelessness rare, brief, and non-recurring. This CoC includes representatives from Social Services departments from Planning District 16 as well as numerous other public and private organizations and agencies, volunteers, and homeless/formerly homeless individuals that meet to examine homeless issues in a broader, regional context. The CoC is actively pursuing a broader membership as part of its long-range strategic planning efforts. The following activities will also be undertaken during the next program year.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The FRCoC employs various outreach techniques to identify and assess the needs of those experiencing homelessness, and especially the chronically homeless. The FRCoC is committed to addressing these issues through the following strategies:

- Identify homeless frequent users and develop permanent supportive housing solutions that reduce the community's cost of recidivism;
- Increase investment in proven models to combat the symptoms leading to frequent usage and homelessness recidivism;
- Increase awareness of available resources to address the underlying causes of frequent usage;
- Establish programs that divert the chronically homeless from incarceration;
- Strengthen discharge plans from area hospitals, jails, and other institutions.

Addressing the emergency and transitional housing needs of homeless persons

The FRCoC is exploring ways to limit the amount of time that the area emergency shelter and transitional housing agency are operating at full capacity. As mentioned, these agencies often have to turn away homeless individuals and families because there is no vacancy in their shelters. The short-term solution is to enhance the frequency with which these agencies assess the needs of those entering

the shelter and move them back into permanent housing. Quicker turnover helps to free up precious bed space. The long-term solution is to grow the number of emergency shelter beds, and allocate a higher percentage of funding to Rapid Re-housing efforts and the associated case management.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The FRCoC development of a 10-year Plan to End Homelessness resulted in the continuum fully adopt the “Housing First” approach, which focuses on immediately getting people out of shelters and off the street, then providing the supports necessary for stabilization. This contrasts with traditional shelter models, which require compliance with a service plan as the mechanism for clients to earn their way back into housing. Around the country, Housing First has proven to be the most cost effective, efficient method of ending homelessness. The housing retention rate related to Housing First interventions, such as Rapid Re-Housing and Permanent Supportive Housing, has averaged around 85%. By comparison, shelters and transitional housing programs have typically exited 16% to 45% of participants to permanent housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

People experiencing extended or regular bouts of homelessness often repeatedly interact with multiple public agencies such as the correctional facilities, emergency healthcare providers, and social services departments. In many cases, while homelessness prevention is not the primary role of these agencies, they may be in the de facto position of providing in-kind support. For example, a hospital’s primary role is treating medical issues, not locating housing for a patient to access while recovering. Similarly, a jail’s primary role is community security, not setting up employment supports for an inmate upon discharge so they can find a job, obtain housing, and avoid re-offending. These agencies are critical to the overall success of the homeless services system as they provide key points of interface between people experiencing or at-risk for homelessness and potential prevention services.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Fredericksburg has previously addressed barriers to affordable housing, by removing the requirement for off-street parking during residential infill development. This step also helps to preserve an existing neighborhood's character by maintaining continuity in setbacks rather than building new houses beyond the established limits and paving their front yards, to accommodate two-car parking pads.

During the next year, the City plans to continue its program to improve neighborhood conditions and promote conventional mortgage lending, by aggressively promoting the rehabilitation of owner-occupied units and the proper maintenance of rental properties.

Discussion:

n/a

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

A community development program must be continuously evaluated to ensure needs are being effectively met. A part of this analysis includes identification of obstacles to meeting underserved needs, as was done during development of the 2010 Consolidated Plan. The City of Fredericksburg will pursue the following activities to remove the identified obstacles:

- Continue to ensure individual dwellings are safe and sanitary, through emergency roof, plumbing, and electrical repairs. The popular Emergency Home Repair Program addresses health and safety issues directly and works well on a first come, first served basis, which allows funding to be directed according to the needs indicated by an active waiting list.
- Continue Homeownership Assistance efforts to provide the stabilizing influence of homeownership within the City's neighborhoods.
- Help to identify persons in need of shelter and services. City staff worked with the regional Continuum of Care to conduct a regional point-in-time count of homeless persons on the night of January 30, 2015. Unsheltered and sheltered homeless totals are not finalized as of yet.

Actions planned to foster and maintain affordable housing

Affordable housing is a basic component for overcoming homelessness as well as for maintaining a vibrant and diverse community of neighborhoods. The City of Fredericksburg already has the majority of the region's subsidized and assisted housing, as well as the majority of the area's available rental housing. The City seeks to maintain this existing level of housing while concurrently working to conserve its other residential neighborhoods. There is a strong need, for instance, to enhance the community's demographic stability by concentrating on homeownership opportunities.

The Emergency Home Repair Program is available only to low income homeowners, which contributes directly to Fredericksburg's affordable housing and neighborhood conservation policies. In addition, the Direct Homeownership Assistance Program provides closing cost and/or down payment assistance to qualifying homebuyers. In 2008, the Direct Homeownership Assistance Program was expanded to allow qualifying homeowners to refinance out of sub-prime and high risk mortgages into fixed rate mortgages. This effort will seek to reduce foreclosure rates and stabilize neighborhoods in the City.

Aside from emphasizing homeownership, Fredericksburg has a variety of housing types, including detached homes, townhouses, and several types of apartments. Recent construction of new homes as well as apartment complexes shows that this range of housing choice will continue to be available.

To help maintain Fredericksburg's affordable rental properties, the City implemented a Rental Property Inspection Program; however due to budgetary constraints the formally scheduled inspection program was discontinued during the 2010-2011 program year. Inspections are still available to City residents on a complaint basis. This effort does not require the use of CDBG funds, but even with limited availability furthers the City's community development and fair housing goals to maintain the existing housing stock in a safe and sanitary condition.

Actions planned to reduce lead-based paint hazards

Federal regulations require that lead hazard evaluation and reduction be carried out according to specific guidelines and criteria. This directive is integrated into the City of Fredericksburg's Emergency Home Repair Program, the Homeownership Assistance Program, and the Program for the Removal of Architectural Barriers.

The Community Development staff works with appropriately qualified contractors to accomplish the following tasks, as appropriate:

1. Do No Harm – Perform the required work in a way that does not create lead hazards.
2. Identify and Control Lead Hazards – Identify lead-based paint and hazards and use a range of methods to address them.
3. Identify and Abate Lead Hazards – Identify lead-based paint hazards and remove them permanently.

Actions planned to reduce the number of poverty-level families

The City's community development programs are related to reducing the number of poverty level families through the various types of assistance offered. Helping a family to meet specific housing needs, for instance, allows a low income family to address other needs. These programs include an Emergency Home Repair Program, Housing Choice Voucher Program (including an intellectual or developmental disability component), existing local tax relief programs for elderly and/or disabled persons, and homeless prevention programs through the Central Virginia Housing Coalition and Rappahannock Legal Services. All of these programs will continue to be implemented during the coming year. There is no use of CDBG funds to actually increase income. The benefit is indirect, through the provision of programs that handle large, one-time housing costs.

Actions planned to develop institutional structure

The institutional structure for delivering CDBG-funded programs and services includes a diverse group of agencies and organizations. Overall coordination occurs on a regional level through such groups at the Fredericksburg Regional Continuum of Care and through regional committees for social services and affordable housing coordinated by the George Washington Regional Commission. The Central Virginia Housing Coalition also administers the Housing Choice Voucher Program for the entire Planning District.

Actions planned to enhance coordination between public and private housing and social service agencies

Coordination between public and private housing and social services agencies is clearly related to developing institutional structure. In Fredericksburg, however, there is no public housing to be coordinated. The Housing Choice Voucher Program is administered by the Central Virginia Housing Coalition.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

Discussion: